

CHOICE



EARTHQUAKE, FIRE, ACT OF GOD...

What's the best house and
contents insurance?

ALTERNATIVE MEDICINE

What's it all about?

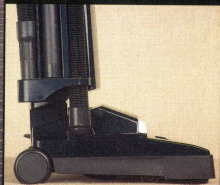
DON'T GET TAKEN FOR A RIDE

Tips on buying a
secondhand car

Electric wall ovens



Vacuum cleaners



CHOICE

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The Australian Consumers' Association exists to assist and empower consumers.

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Editorial

ELCOTOURISM is reportedly the fastest-growing trend in travel all over the world. But what does it mean? Holidays that let you get close to nature? Volunteer expeditions to help research the habits of a threatened species? Or minimising the impact of tourism on the environment, whatever the activity?

In fact it can mean all these things and more, and this month sees the launch of a new CHOICE book — *Ecotourism and nature-based holidays* — which is the first comprehensive look at the subject in Australia. This was an exciting project from the beginning for us, because it brings together information from all sorts of quarters. It features, for example, a directory of over 200 tour operators, resorts and other organisations, compiled with the assistance of the Australian Tourist Commission. And for an author, we drew on the expertise of Janet Richardson, a conservationist with qualifications in biology and environmental management who also has extensive experience in the travel industry. The result is a very interesting publication which we hope will be the first of a series of regularly updated editions, incorporating feedback from readers each time.

Book publishing is an expanding area of Consumers' Association activity. There are some subjects we just can't cover in adequate depth in the magazine itself, and books and special publications are a good way of providing detailed information in these areas. Four new CHOICE titles are on the drawing board at the moment, all due to publish between now and June '94 — a busy time indeed!

And of course our Consumer Bookshelf program offers you a range of books from other publishers every month, each title assessed by our staff as providing good-quality information and advice on the subject it covers. This month, you'll find the Bookshelf's Spring Catalogue included with your magazine. We hope you enjoy the selection — and perhaps *Ecotourism* might get you thinking about different kinds of summer holiday.

Cathy Gray, Managing Editor





Cover photo/manipulation: Kent Mears



Next issue

Telephones, petrol lawnmowers, disposable nappies, dishwasher update, garden hoses, mortgage options, dental care, questions on childcare.

December, January, February

Tests: Video games systems, electric fans, 2 L cask wine, gourmet brie, drinks coolers, CHOICE's annual buying guide, cockroach killers, car reliability survey, car CD players, blenders, car security locks, breakfast cereals, large fridges.

Features: 'Junk' insurance, real estate fees, domestic air travel, tips on buying a sofa bed, extended warranties, buying Australian, dealing with pets' fleas, how private is personal information?

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New regulations on the labelling of cosmetics aren't perfect, but they're a step in the right direction.

7 Alternative medicine

Osteopathy, chiropractic, homoeopathy, naturalism, herbalism ... They seem to work for some people, so what are they all about? This article clarifies some of the issues.

12 Buying a used car

Tips on how to go about it the right way, and a quick guide to making a preliminary inspection.

16 Disposable appliances

Why does repairing some small appliances cost almost as much as buying a new one? We examine why some household items seem to be 'disposable' nowadays.

21 House and contents insurance

As with all insurance, the fine print makes the difference between a policy that offers the illusion of peace of mind and the reality. We've checked out the major policies and list the best.

32 Living in the comfort zone

Designing your home for comfort *and* energy efficiency is best before it's built, but if you're renovating or extending you can use the opportunity to save energy and money too.

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Both the life insurance and general insurance industries now have processes set up to handle consumer complaints against insurance companies. We look at how the schemes are working after almost two years to get their acts together.

Tests

40 Vacuum cleaners

There are noticeable differences in performance between vacuum cleaners that all cost around \$300.

44 Multi-function electric wall ovens — update

Fisher & Paykel released a new model too late for our June report but we thought subscribers would be interested to know how it rated — and its performance justified the update.

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Harassing phone calls are against the law and you don't have to put

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Test yourself with our regular consumer quiz.



CHOICE CUTS

Health

SAVE ON MEDICINE BILLS

IF YOU BUY medicines regularly on prescription, you may be able to save some money by asking your doctor if he or she can prescribe the same drug by a different name. Medicines can be prescribed by either a brand or a chemical name — and public hospitals, for example, use the chemical name in order to access a cheaper brand if one is available.

The same drug can be manufactured under different brand names once it is out of patent, and may sell more cheaply than the original brand, which would have carried the company's costs for its research and development. There should be no problems with varying quality because regulations in Australia ensure drugs of any kind be of a predetermined standard. Technically speaking, your body shouldn't be able to tell the difference, though some people have experienced an adverse reaction when switching brands, mainly due to the other ingredients such as different binders and solvents.

If you want to try to save money,

ask your doctor when he or she is prescribing to check whether a cheaper version of the same drug is available. Doctors can get into habits of drug prescribing, always using the same brand, and may not stop to think of alternatives. There won't always be a cheaper version the doctor thinks is suitable, but there's no harm in asking.

You can also save money when buying non-prescription drugs such as painkillers over-the-counter by asking the chemist for the cheapest brand available, or looking for cheap no-name versions of those that can be sold in supermarkets. The price difference can be very striking. For example, paracetamol costs around \$4.70 for 100 tablets (about five cents per tablet) if you buy Panamax, while a pack of 12 Panadol tablets costs around \$1.70 — 14 cents each for the same amount of active ingredient. CHOICE, June 1991, listed most branded and no-name over-the-counter painkillers and the differences in price.

Saving energy

BUILDING FOR COMFORT

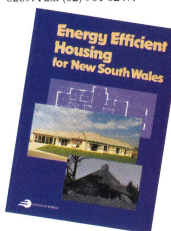
HOW comfortable your home is depends largely on its temperature. While you can fire up the heater or switch on the air conditioner, if your home is designed and built for energy efficiency you'll be much more comfortable without resorting to fuel-guzzling means.

The Consumers' Association believes mandatory energy efficiency standards need to be introduced for all new buildings. Home owners, builders and architects should always aim to take advantage of energy from the sun and wind for greater comfort and lower energy consumption. This month, CHOICE looks at what you can do to achieve this if you're modifying or renovating an existing home — see page 32.

If you're thinking of building a new home, contact the energy department in your state for information. The NSW Office of Energy, for example, publishes a comprehensive book written for consumers, *Energy Efficient Housing for New South Wales*. It shows how to design new houses and upgrade existing ones, and discusses systems, services and appliances which can increase energy efficiency. It covers the five different climate conditions found across the state, and contains nu-

merous plans for homes of different styles and settings, plus charts, diagrams and photos to illustrate key concepts.

The book was prepared by the National Solar Architecture Research Unit (SOLARCH), an award-winning group whose projects have included Australia's first experimental passive solar house at Fowler's Gap and our first solar housing village at Bonnyrigg. It's available for \$25 from the Information Counter, NSW Department of Mineral Resources, Minerals and Energy House, 29-57 Christie Street (PO Box 536), St Leonards 2065. Phone: (02) 901 8269. Fax: (02) 901 8247.



Drug warning

RETINOIC NO-NO

THE National Health and Medical Research Council recently released a warning about using acne treatments containing retinoic acid (also called tretinoin).

Retinoic acid forms the basis of a number of products including Airof, Retin A, Retrieve and Stieva-A. These creams are supposed to be sold as acne treatments but some women also use them as anti-wrinkle creams.

Until now these products have been available over-the-counter at pharmacies. In future they will be available on prescription only, following the discovery of a possible

link with birth defects. In two Australian cases, it is believed the use of this drug by mothers during the first trimester of their pregnancies may have caused deformities in their babies. Two similar cases have been reported overseas.

Dr Alan Black from the NHMRC's Public Health Committee says that although the number of cases is small, the Council took the view that if there was a possibility retinoic acid could cause congenital abnormalities in children, it should not be available without prescription.



Five cents per tablet vs 14 cents — with over-the-counter painkillers like paracetamol the brand you buy makes a big difference to what you pay.

WHALING PROTEST

NORWAY killed 296 minke whales this year: more than half for selling as food and other products, despite an international ban on commercial whaling and the classification of these whales as 'protected stock'. In protest, consumers around the world are boycotting Norwegian products to pressure the Norwegian government to stop this whaling.

In Australia, Greenpeace is urging consumers to join in this international protest. We currently import at least 900 tonnes of canned and preserved fish from Norway, worth more than six million dollars, according to Greenpeace. Products include canned sardines, prawns, herring and pilchards, dried cod and smoked salmon.

Since it announced it would recommend commercial whaling, Norway is reported to have lost close to \$60 million in income from exports and tourism. For example, a British frozen food company has



cancelled a prawn contract worth one million pounds, and German companies have cancelled contracts for fish, cheese, alcohol and other foods worth \$39 million.

The Consumers' Association supports this boycott and encourages consumers to check the origin of fish products before they buy.

After-sales service

NISSAN DISOWNING ITS DEALERS?

THE PUBLIC disquiet over Nissan's withdrawal from Australia has prophetic, it seems.

One consumer who recently wanted his Nissan Patrol repaired properly after feeling he'd been messed around by other mechanics was referred to a Nissan dealer by Nissan Australia. Unfortunately, a dispute arose over the fitting of inappropriate parts in repair work. When the consumer wanted a refund negotiations broke down with the dealer, so he turned to Nissan Australia for help — which made it clear it's prepared to distance itself from the service provided by the dealer; any problems will have to be fought out between the consumer and the dealership.

How could Nissan do this? The answer is, the dealership was a franchise — an independent business, although trading under the Nissan umbrella.

The case has raised questions about how franchise arrangements can tend to muddy the picture for consumers. The customer believed he was dealing with a multinational corporation from whom he could expect good service. But no such luck — even if the dealership did have Nissan in its name, and the consumer was referred there by Nissan Australia.

A franchise is legally a standalone business. Potential customers may think they are dealing with the namesake corporation, but may in fact only be dealing with a locally run business.

On behalf of consumers, the Consumers' Association wrote to Nissan Australia asking:

■ What steps are taken to advise consumers that they are dealing with a separate franchised business when they go to a Nissan dealer, especially if directed there by Nissan Australia? To what extent is the limitation of responsibility by Nissan Australia made clear?

■ In regard to what matters and to what extent does Nissan Australia stand behind its franchisees?

Nissan did not answer the questions, despite a repeated request. Three follow-up phone calls produced a response from Nissan's Public Affairs manager that "The Consumers' Association is not a statutory body, and has therefore no right to ask these questions".

Nissan Australia also refused to give us a (more senior) contact in Japan. Nevertheless, we believe consumers are entitled to know who they are dealing with and have referred the matter to Nissan in Japan. We hope to report the outcome in a future issue.

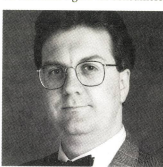
Consumer representation

COMPLAINTS AGAINST BUILDERS

AMONG the criticisms levelled against the Building Services Corporation in NSW in the Gyles Royal Commission was that it had a "disproportionate representation of industry interests", which it was felt might tip the balance against consumers when they used the Corporation's complaints process against a builder it had licensed.

We're pleased to report that in response to this criticism the BSC has appointed another consumer representative to its board — Phil Marchionni, who is Acting Head of the Consumers' Association's Policy and Public Affairs Depart-

ment. Such a move can certainly be viewed as a gain for consumers.



Phil Marchionni, new consumer representative on NSW's Building Services Corporation

Fundraising

YOUR WEIGHT BEHIND ARTHRITIS

THE ARTHRITIS Foundation of Australia is currently running a campaign to encourage people to shed their unwanted kilos and raise money for arthritis research at the same time.

In return for the chance to win holidays in Hawaii, London, Paris and destinations around Australia, people are being encouraged to lose weight and ask their family members and friends to sponsor the number of kilograms they can lose over a set period. The initial period for weight loss ends on Sunday, October 31, 1993, and although the competition began in August the organisers are happy for people to start participating now.

Prizes will be awarded to the highest national fundraiser (not the person who loses the most weight and the three highest fundraisers in each state and territory. Participants will have the chance to win more prizes if they maintain their weight loss for 20 weeks.

Information booklets which contain the entry and sponsorship forms you need to participate, as well as information about healthy eating and exercise, can be obtained from participating Pharmacy Guild members or by phoning (03) 836 9714.



Can you help?

GETTING RID OF FLEAS

WERE planning an article on how best to deal with pets' fleas. Do you have any experiences with commercial pesticides that helped your dog or cat get rid of fleas? Or do you know of any home remedy that proved useful? On the other hand, you might want to tell us your experience with a product that was messy to use or didn't work.

If you can help, please write to **Getting rid of fleas, CHOICE, 57 Carrington Road, Marrickville 2204, by October 30. Thanks for your help.**

Update

MATTRESSES

CHOICE, August 1993

On page 19 we noted that Slumberzone had closed down and its 15-year guarantee was therefore worthless. This comment referred to Slumberzone Australia Pty Ltd, which manufactured and distributed Slumberzone mattresses before 1993. Since publication we have been notified that two other businesses now trade under the name of Slumberzone: Slumberzone Pty Ltd and Slumberzone International. Our comments about the warranty did not refer to either of these two companies, and Slumberzone International has informed us it will in fact honour all warranties previously issued by Slumberzone Australia Pty Ltd.

Make-over
on

COSMETICS REGULATION

THIS MONTH new laws come into action which force manufacturers to tell us what's in the products we smear on our faces or wash our hair in. And a National Health and Medical Research Council (NHMRC) inquiry into the safety of cosmetics could be another step in further regulating the industry.

Taking the lid off cosmetics ingredients

For years the Consumers' Association has lobbied for ingredient labelling of cosmetics. Finally we're seeing results. They're not perfect, but definitely a good starting point. Cosmetics manufactured or imported after October 1993 — and that covers anything from shampoo to shaving cream, from moisturisers to make-up — must carry a list of ingredients on the product itself, the container, a swing tag or be prominently displayed close to the product.

The main points are:

- Ingredients must be listed in English "in a clear and legible manner".
- Ingredients can be listed in descending

order, calculated either by mass or volume. Alternatively, ingredients which represent more than 1% of the final product *must* be listed in descending order of either mass or volume, while ingredients which represent less than 1% may be listed in any order. Either way, if the first ingredient is the detergent sodium laureth sulphate, for example, that means there's more of it than anything else in the product. The exception to these rules is colour additives, which should be listed last, and can be in any order.

■ A manufacturer can use the phrase "may contain..." on a range of very similar products — for instance, eyeshadows which are identical except for the colours used. In that case "may contain..." would refer to a list of colours.

■ Fragrances may be listed as just that: "fragrance" or "perfume".

■ A manufacturer may apply for permission to refer to a particular ingredient as "other ingredient" where it can prove the substance is a trade secret and will be kept secret.

■ Ingredient information won't have to be added to products already in the shops for the extent of their shelf life.

■ The following are excluded: products made in Australia but intended for export; therapeutic goods (they come under different, more stringent regulation); samples and testers.

So what's wrong with that?

The new labelling laws are a good start. At least people with an allergy to a particular substance or an aversion to animal by-products will know most of what a product contains. But the Consumers' Association is disappointed on several fronts.

Some cosmetic ingredients have several names (for example, urocanic acid is also known as 4-imidazole acrylic acid, as well as three other equally complicated chemical names). You might know one, but not the other four. Wouldn't it be simpler for manufacturers to agree on one standard name?

Whether or not you want to buy Australian is your decision — but these laws don't help you decide as there's no stipulation for declaring country of origin.

There is no requirement for use-by dates. Although most cosmetics contain preservatives to stop them going off, CHOICE's last moisturiser test uncovered several mouldy products. Many purchases sit around for years in steamy bathrooms or warm bedrooms. At the very least there should be guidelines such as "use within 12 months of opening". In Germany, cosmetics must give a use-by date.

Batch codes are vital when it comes to recalling products which have been contaminated. The Bureau of Consumer Affairs agrees batch coding is good housekeeping, yet it is not law.

Although the regulations are intended to help people identify ingredients they may be allergic to and allow comparison between products, the 'trade secret' provision allowing the vague statement "other ingredient" puts business concerns before consumers' interests.

If you're interested in cosmetics and how best to care for your skin and hair, look out for *Face Facts: The CHOICE Guide to Skin, Hair and Cosmetics*, to be published in autumn 1994. □

ARE COSMETICS SAFE?

WHEN Professor Geoff Duggin first put his mind to the question of cosmetics safety, he decided to obtain some hard facts. You might dismiss the potential danger of ingesting lipstick when you think of the minute amounts applied each time. But what if you calculated how much you 'eat' in a lifetime?

That's just what Professor Duggin set out to do. He asked female colleagues to weigh their lipsticks before and after application. That gave him a figure for the average amount applied to the lips. He estimated that a woman would probably swallow at least 50% of that. And on that basis, he calculated a woman would swallow on average 4.6 kg of lipstick over a 40-year period if she wore it three times a week.

Professor Duggin is chairing a committee of the NHMRC which will look into the safety of cosmetics and consider the need for more regulation. With the current level of knowledge, his answer to the question "are cosmetics safe?" is: "We don't know."

The NHMRC committee will consider ideas such as approved lists of chemicals which can be used in cosmetics; a testing program which would methodically test both currently used and new chemicals, giving priority to those most needing checking; and a voluntary code of practice or standard which could be monitored and given legislative backing if it wasn't working.



Some people still think it's quackery, but a sizable and growing number of others are turning to alternative medicines for health care. We look at the latest evidence of its effectiveness, and provide a guide to choosing a good practitioner.

Alternative medicine

THE NUMBER of Australians consulting alternative therapists has progressively increased during the last 20 years, and a similar trend has occurred worldwide. In the US a recent survey found that in 1990 more visits were made to alternative therapists than to medical doctors. Dissatisfaction with orthodox medicine and the impersonal, fragmented way it is often delivered is the major reason for this growth in popularity, and it also seems to be a reaction against orthodox medicine's heavy reliance on pharmaceutical drugs.

A survey of patients consulting a wide range of alternative practitioners was published in the *Australian Journal of Public Health* this year. It found those surveyed were generally critical of the effectiveness of orthodox medicine. More than two-thirds had suffered from their complaint for a long time — more than a year — and a similar proportion had already consulted GPs or specialist doctors about it several times. They had found them to be unsuccessful at providing relief and were generally wary of taking conventional drugs.

A large proportion felt the quality of their interaction with alternative therapists was higher than with doctors, mentioning longer consultations, personalised attention and a more caring attitude as factors which they valued.

What is it?

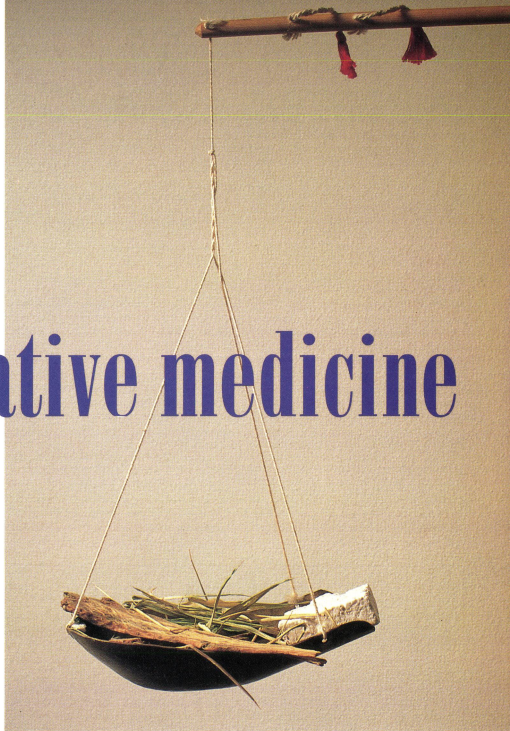
The term 'alternative medicine' — along with 'natural' and 'traditional' medicine — is fairly loose, but covers a range of individual therapies not usually taught in orthodox western medical schools. Some of these treatments — homoeopathy, herbalism, naturopathy and acupuncture, for example — are based on different ideas about the body and how it works. Their rationale does not fit with 20th century scientific thought, on which western medicine is based, so they can be seen as alternatives to it.

Others — like osteopathy and modern chiropractic — fit easily alongside

traditional medical techniques, so are better described as being complementary to it. Therapists in these two fields must be officially registered in most Australian states and territories.

Complementary

However, this distinction doesn't necessarily hold. Many people use alternative therapies as well as, not instead of, orthodox medicine, so in this sense all alternative therapies can be seen as complementary. Dr Nick Bassal — a qualified medical practitioner who has also studied a range of other therapies and established the Wholistic Medical Centre in



Surry Hills, Sydney, 15 years ago — believes 'complementary' is the more accurate term. "There are some health problems that orthodox medicine deals with well that complementary therapies can't do anything for. There are others for which orthodox medicine can do very little, but complementary therapies seem to help," he says.

He sees complementary therapies as having a legitimate place along the health care continuum: at one end are people with critical, life-threatening conditions, for example, heart attacks, liver failure and surgical emergencies, for whom high-tech, orthodox medicine with its powerful drugs and surgery are excellent. Next are people who are sick but not dying — with chronic diseases like arthritis or acute illnesses like chest and bladder infections, for example — who can benefit from drug therapy, but may want to see if an alternative approach can help them be more resistant to the problem rather than just controlling the symptoms, or reduce their reliance on drugs.

At a third point on the continuum are those who aren't suffering from a disease, but are not well either: they might have a lot of headaches, feel unnaturally fatigued, have low back pain or premenstrual syndrome, for example. Many of those who seek help from non-orthodox therapies fall into this category and, generally, there's little western medicine can



Know what outcome you want from the treatment and ask for an estimate of how long it will take for you to respond.

do to help them. And at the furthest end are people who are healthy and want to maintain and enhance their wellbeing. Meeting their needs — which may be for dietary and lifestyle advice, relaxation techniques, personal growth guidance, for example — has been outside the scope of scientific medicine but within that of some non-orthodox therapies.

From this point on, we use the term complementary to describe non-orthodox therapies.

Among GPs in general, a great variety of attitudes exists. Some practise acupuncture themselves or suggest patients try herbal or other complementary therapies for some conditions; others view complementary medicine as unscientific and a return to the dark ages. The Royal

Australian College of General Practitioners believes complementary therapies haven't been adequately tested or proved effective, but provided they are safe, people who are prepared to pay for them should be entitled to use them.

Common philosophy

While very diverse in the treatments and diagnostic methods they use, many complementary therapies share a common philosophy. They are generally based on the belief that life-giving energies maintain the body in good health and balance. Ill-health is seen as resulting from loss of balance or blockage of these energies, perhaps caused by poor lifestyle habits, an accumulation of toxic substances and/or emotional and psychological factors.

The aim of treatment is to enhance patients' ability to heal themselves, perhaps by assisting in cleansing and strengthening the body. The approach is 'holistic', in that it aims to consider the whole person, rather than focusing on the organism causing a disease or on its symptoms. Helping to re-establish the person's sense of well-being and so prevent future illness is regarded as the ultimate outcome.

The holistic approach isn't foreign to orthodox medicine — medical students are taught to take the emotional, family and socioeconomic situation of a patient into account — but it isn't always the way medicine is practised today.

Finding a good practitioner

IF YOU HAVE a health problem which has never been diagnosed by a medical doctor, it's a good idea to see one first to rule out serious illness as a cause. If you then opt for complementary treatment, choose your practitioner with care: as in all professions, some are good and some are not.

A recommendation from someone whose judgment you trust is a good place to start. Most successful complementary therapists will tell you they've built up their practice by word of mouth — clients who've been helped recommend them to friends and relatives. You could also ask your GP — some doctors, particularly younger ones, refer patients to complementary therapists, while others have trained in a particular therapy themselves. There are practices, especially in large cities, which include both orthodox and complementary practitioners.

You should also check that the practitioner belongs to a professional association, and then ring the association and check his or her training and qualifications are adequate. Ask if the association has a code of ethics, a disciplinary procedure for practitioners who break the code, and a complaints procedure for dissatisfied clients. These factors aren't a guarantee, but indicate the organisation is serious about maintaining high professional standards.

Once you have started seeing a practitioner, be wary if the suggested treatment is extreme or very expensive. Some suggested dietary and lifestyle changes are to be expected, but

drastic treatments like long-term fasting, having all your amalgam fillings removed or taking excessive vitamins may indicate your practitioner is very left-of-field. A practitioner who recommends one treatment for all illnesses and all people should be avoided.

Good practitioners should explain their diagnosis and the reasons for the recommended treatment fully, not just tell you what to do. It's important to have good rapport with a complementary therapist and a sense of trust, just as it is with a doctor: if you don't feel these things find another therapist.

Know what outcome you want from the treatment and ask for an estimate of how long it will take for you to respond. If you don't feel any improvement in that time, consider whether it's worth continuing.

There are nearly 30 professional organisations for complementary therapists in Australia. Following are the names and phone numbers of some of the larger ones:

- **Australian Traditional Medicine Society**
Phone: (02) 809 6800; fax: (02) 809 7570.
- **National Herbalists Association of Australia**
Phone: (02) 502 2938; fax: (02) 554 3459.
- **Australian Natural Therapists Association**
Phone: (08) 371 3222.
- **Australian Federation of Homoeopaths**
Phone: (08) 365 0811.

Does it work?

The anecdotal evidence of satisfied customers suggests complementary medicine can be very effective. While complementary therapies clearly don't help all conditions all the time, studies have found users of them report substantial and long-term improvements in their conditions and say they feel high levels of satisfaction with treatment.

Many in the medical profession are sceptical, however. They argue the effectiveness of various therapies hasn't been adequately tested, and that unless rigorously designed clinical trials are used it's not possible to tell whether the positive effects are the result of the 'placebo effect' (discussed later) or the treatment. It could also be that many people treated by complementary practitioners would have got better anyway, without any treatment.

A reasonable number of clinical trials have been conducted, but many of them have been poorly designed, making their results inconclusive. Some trials have been well designed, however, and among many of these the results have been promising. While not providing enough evidence to convince the scientific community, many researchers have concluded their findings indicate complementary therapies warrant further study.

There are several reasons why complementary therapies haven't been rigorously tested to date. A major one is the expense of running clinical trials. Usually, medical research is funded by large drug companies which can make a profit if their drugs are found to be effective. There's no similar commercial incentive to fund trials of herbal medicines or traditional treatments like acupuncture, which have been in use for centuries and can't be patented.

To some extent this problem is beginning to be overcome. The US National Institutes of Health has formed a working group to test complementary therapies scientifically, with an annual budget of



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two million dollars. In Germany — where herbal remedies account for 10% of national pharmaceuticals turnover — a huge government-run study is under way to test the effectiveness of several unproven therapies. Britain's University of Exeter recently appointed that nation's first university chair in complementary medicine. Its aim is to review and test unorthodox methods scientifically.

The placebo effect

The 'placebo effect' describes positive responses to a medicine or treatment which can't be attributed to its chemical or physical properties. In clinical trials patients are divided into two groups: a treatment group and a control group. The treatment group gets the treatment being tested; the control group often gets a placebo — a dummy treatment which looks like the real thing but isn't, such as fake medicine or acupuncture in the wrong parts of the body. Paradoxically, the placebo treatment sometimes has a very powerful positive effect, known as the placebo effect. The average proportion of people who respond to a placebo is 33%, and can be as high as 95% for some conditions. It has been assumed the patient's expectation of the effect of treatment triggers a physiological response.

In addition, many illnesses and conditions are self limiting, and some of those which a placebo has been found to improve — for example arthritis, PMS, headaches and insomnia — also have natural fluctuations of intensity. So a current explanation of the placebo effect on such conditions is that people tend to seek help from doctors or complementary therapists when the symptoms are at their worst. When they start to feel better they put it down to the prescribed treatment, though in fact it may have happened through natural remission. This could account too for a proportion of responses to both complementary and orthodox medicine.

In some cases, the placebo effect has been found to be as effective as some conventional medical treatments. For example, 22 controlled clinical trials testing the effects of analgesics (including morphine, codeine and aspirin) found on average 55% of subjects responded to the placebo. It's believed that in these people, the brain releases chemicals which suppress pain (such as endorphins) as a conditioned reflex to receiving 'medication'.

The placebo effect has also been shown to cause many other physiological changes in the body, such as reducing blood pressure, healing ulcers, and reducing facial swelling. A placebo can even overrule the effect a drug should have. Volunteers given amphetamines (stimulants), but told they were sedatives, became sedated.

Clearly, all this indicates the body has great ability and potential to right itself, which warrants further study. Some scientists seem too quick to reject what they cannot explain or what appears irrational. It's possible scientific research will eventually establish how effective different complementary therapies are and, if so, explain how they work. But provided they do no harm, it seems pointless to reject their potential benefit for many people while we're looking for these explanations.

Regulations

IN AUSTRALIA, the responsibility for regulating doctors and other orthodox health professionals (like nurses, dentists and physiotherapists) lies with the states, which require them to be registered by state boards. Chiropractors must also be officially registered in all states and territories, and osteopaths in all but WA.

For other complementary practitioners, there is no official sanction or protection for consumers. They don't have to meet any legal requirements to practise, but must not dispense scheduled drugs, use invasive diagnostic and therapeutic techniques or cause physical injuries.

Around 30 professional associations exist, however, and

these provide some self-regulation of practitioners in a variety of therapies. The best of them demand that their members have a minimum standard of education and training at an approved college and adhere to a code of ethics. See *Finding a good practitioner* opposite for more details.

Complementary therapists' fees are not reimbursed by Medicare, so if you choose to use them instead of seeing a GP you must pay for it out of your own pocket. Some health insurance funds include some complementary therapies under their ancillary benefits policies. Usually they will rebate part of the cost of each visit, with a combined limit of around \$300 per person per year.



Osteopathy and Chiropractic

THESE THERAPIES AREN'T exactly the same, but both are used most often to treat back, neck and limb pain, tension headaches and muscular problems. They are also said to relieve symptoms of some chronic conditions like asthma, arthritis and rheumatism. Both therapies have been in use for about 100 years. A chiropractor focuses mainly on the skeletal system, especially the spine. Osteopaths focus in addition on restoring proper functioning to the joints and soft tissue.

First, practitioners will observe the way you stand, sit and move. They will examine your spine, ask about your medical history, symptoms, lifestyle and general well-being. Both use manual treatment techniques, including direct pressure and spinal manipulation. Osteopaths tend to use gentler techniques, which can feel like massage.

These therapies are regarded as mainstream treatments in Canada and the US, and are well accepted here for treating back, neck and limb pain. Quite a lot of research has been done to test their effectiveness, and generally the results are positive (though not conclusive), particularly for back pain. For example, a 1990 trial published by the *British Medical Journal* found that chiropractic was more effective than hospital outpatient treatment for patients with severe or long-term back pain.

Practitioners in both fields are required to be registered with the health department of the state or territory they practise in (except osteopaths in WA).



Herbalism

PLANTS AND THEIR EXTRACTS can have a powerful effect on the body. They've been used in the treatment and prevention of illness throughout history. Many of the most common pharmaceutical drugs originated from plants (though they are now manufactured and usually contain specific chemical substances rather than the whole plant).

Medical herbalists believe herbs can help the body to heal itself by assisting to cleanse it of accumulated toxins and supporting it when under stress. The first visit to a herbalist is likely to involve an in-depth consultation about your symptoms, diet, medical history, lifestyle and personal circumstances.

The herbal medicines prescribed should be tailored to your particular needs. Many different parts of plants are used, including the leaves, stems, flowers and roots. Herbal extracts can be given as liquid medicines, and also as tablets, tinctures, teas and creams. In Australia, all herbal medicines are now monitored under the Therapeutic Goods Act to control quality and safety. Herbs known to have very toxic properties are no longer available to practitioners.

Some people do have adverse reactions to herbal medicines so if you experience any unexpected side-effects when taking herbs, stop taking them and contact your practitioner immediately.

The long tradition of using certain plants for medicinal purposes and their observed effects is the basis for herbalism. Some scientific trials have also been conducted — for example, valerian has been shown to have positive results for insomnia, as has feverfew for migraine and ginger for seasickness.



Acupuncture

ACUPUNCTURE IS PART of traditional Chinese medicine. It has been in use for thousands of years, and is still a mainstream medical treatment in China, Japan, Korea and Vietnam today. It's based on an entirely different concept of the body from that of western medicine: health and well-being are believed to be maintained by a balance of energies within the body. Blockages or imbalances of these energies cause illness or reduced states of well-being.

A traditional Chinese therapist will ask about your symptoms, medical history, emotions and lifestyle. This information, along with how your pulses feel and the appearance of your tongue, will be used to diagnose which energies are in excess or deficient. Treatment involves influencing points along energy pathways called meridians, which interconnect across the body surface and relate to major organs of the body. It is most commonly done by inserting very fine needles into precise points along the meridians, which are left in for up to 30 minutes. Manual pressure and heat can also be used. Which points are treated depends on the individual diagnosis.

The fact that acupuncture has been observed to work for thousands of years is enough evidence for many people. Scientific studies have been done into its effectiveness for specific conditions, including bronchitis, morning sickness, post-operative and post-chemotherapy nausea, and chronic pain. While many of the trials didn't provide conclusive evidence that acupuncture works, the results of others have been positive.

Without accepting the principles of traditional Chinese medicine, doctors in the west have accepted that acupuncture can work for pain relief. This is because they have been able to provide a scientific explanation of how it might work. For example, it's been suggested that stimulating particular nerves blocks pain signals and stops them from reaching the brain. Some scientists believe stimulating acupuncture points releases pain-relieving substances (endorphins).



Homoeopathy

HOMOEOPATHY IS BASED on the theory that substances which cause symptoms similar to those of a disease can stimulate the body to fight that disease. Paradoxically, the more dilute the substance, the more potent it is said to be. Remedies are made from plant, animal or mineral substances.

A homoeopath will ask about your moods and emotions, likes and dislikes, and medical history. Remedies prescribed are specific to each person, so two people with the same complaint may not be given the same remedy. They are taken as pills or drops of liquid.

A group of Dutch scientists reviewed 105 controlled trials of homoeopathy, and found 81 of them indicated positive results while 24 found no positive effect. Most (but not all) of the trials had been poorly designed, so they weren't able to draw definite conclusions, but felt homoeopathy should be studied further.



Tactile therapies

THERE IS A VARIETY of therapies to help you relax and make you feel good. Some are also said to have a healing effect. For example:

■ **Aromatherapy** dates back to the ancient Egyptians, and interest in it was rekindled at the beginning of this century by a French chemist, Dr Gattefosse, whose work is the basis of modern aromatherapy. It involves using essential oils from plants to help soothe the mind and body. The oils are highly concentrated so are always diluted before use. Often they are massaged into the skin, and can also be inhaled, used in baths and as poultices or compresses. Research has shown that smells like lavender and jasmine can affect your mood.

■ **Massage** can assist in alleviating pain caused by tight muscles, and enhance your well-being by stimulating blood circulation and assisting lymphatic drainage, among other things. Some people will gain a psychological benefit simply from being touched and cared for.

■ **Shiatsu** is an ancient Japanese healing art that diagnoses and treats through pressure from the practitioner's thumbs, palms, elbows, knees or feet to restore or balance the flow of energy in the body, promoting health and well-being.



Naturopathy

NATUROPATHY IS A SYSTEM of treating ill health and disorders based on 'assistance to nature'. Naturopaths use a wide range of diagnostic techniques, and treatment may involve dietary changes, herbal medicines, homoeopathy, exercise or nutritional supplements, depending on the particular needs of the patient.

Like other complementary therapists, their aim is to assist the body to heal itself and restore well-being. When making a diagnosis naturopaths will consider a range of factors, such as your description of your symptoms and general health, emotional and personal circumstances, eating and exercise habits.

Some use other diagnostic techniques such as iridology as well. This is a traditional technique (also used by many herbalists), based on the belief that the eye's iris indicates your health. Factors such as general clarity, texture of fibres, markings and discolouration of the iris are examined, and are claimed to suggest constitutional weaknesses or less than optimal functioning of specific organs or systems of the body. Several scientific studies have found that iridologists weren't able to diagnose particular illnesses by examining the iris.

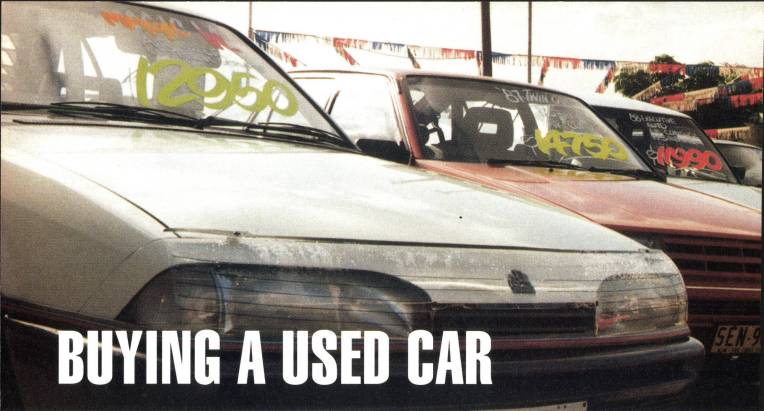


Over-the-counter natural remedies

HEALTH FOOD SHOPS are full of wonderful-sounding pills and potions — homoeopathic and herbal remedies, teas and special supplements, bee pollen and essential oils. If used according to the directions they probably can't hurt you. Some of them definitely have an effect — valerian tea, for example, can help you relax — although most of them haven't been proved by scientific trials.

If you have a simple or minor problem, an over-the-counter remedy could help to relieve the symptoms. But be sceptical about products which claim to treat everything from impotence to asthma, and of those sold by mail order or direct marketing. They probably are too good to be true!

If you have a longer-term problem and want to try a complementary remedy, you're more likely to have success if you go to a trained and experienced practitioner and get a tailor-made treatment. Never try to treat a serious illness with over-the-counter remedies.



BUYING A USED CAR

After your home, your car is probably your most expensive possession.

Even cheap cars will cost a few thousand dollars to buy and, including insurance and registration, more than a hundred dollars a week to run.

So you want to avoid buying a car that will fall apart or require expensive repairs soon after purchase.

FIRST work out what you *need*. If it's to be your only car its size will probably depend on the number of people it usually has to carry. Do you need a hatchback or station wagon to move things as well as people? If it's to be a second car it can be more specialised: you can probably complement a large family car with a small runabout, for example.

Do you have any preferences for manual or automatic gears? Do you want a four-wheel drive to go off-road? How important is it to have air conditioning? Making a list of your definite needs plus another list of your preferences beforehand means you won't be fooled into paying extra for features you don't really want.

Then work out what you can *afford*, considering how much you can pay each week to keep it on the road as well as how much you can pay up-front. Owning a car is not cheap: count registration, insurance, petrol and repair costs into your calculations. Bigger cars will have greater petrol costs, older cars greater repair costs and certain cars greater insurance costs — your local motoring organisation should be able to tell you which ones. If you take out a loan, there are those repayments as well. The Royal Automobile Association in South Australia recently estimated the running costs of a car (including loan repayments and depreciation) to be around \$115 to \$250 per week, depending on the type of car.

Find out whether the model you're

considering can run on unleaded petrol or not. The price of leaded petrol seems set to become higher than unleaded over the next few years and leaded-only cars will probably become more difficult to sell as well. *Drivelines* on page 30 lists the pre-1986 cars which can run on unleaded petrol. (All cars manufactured from January 1986 run on unleaded only.)

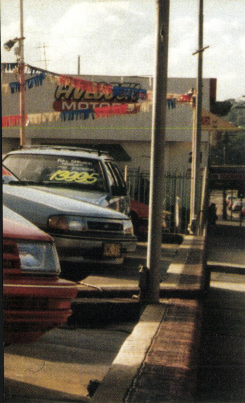
When you've worked out how much you can afford to pay for a car, start looking at advertisements to get an idea of what you can expect for that much money. If you're going to have to borrow money, talk to your bank or finance company beforehand, so if a car dealer offers you a finance deal you'll know how it compares with other offers.

Where should you look?

If you're looking for a secondhand car, there are four ways to go about it:

■ **Buy from a dealer.** Used car salespeople don't have the best reputation around but there are advantages to buying through them. They often have to provide warranties and guarantee the car isn't stolen or has money owing on it (see *State by state* on page 15 for more details). However, a car bought through a dealer will generally be more expensive than one bought privately.

■ **Buy privately.** The big advantage of buying privately is the price will usually be less than through a dealer because you're cutting out the middleman. However, you also lose a lot of legal protec-



tion so it's important to keep your wits about you.

■ **Buy from a market.** This is where private sellers and buyers come together in one place, so is basically the same as buying privately from a legal point of view. However, you can look at a number of different cars at the same time.

■ **Buy at an auction.** You may be able to pick up a bargain here but you really need to know something about cars and their value. As with a private sale there is no legal protection and you're unlikely to be able to take a car for a test drive (you possibly can't even start the engine), so you're bidding on what you can see in a visual inspection.

Making the deal

Don't sign anything until you're completely happy the car is in good condition (see *What to look for* overleaf), the engine number and model number match what's stated on the registration certificate and, for a private sale, that the seller's name and address on his or her driver's licence corresponds with the same information on the registration papers. In a private sale you also need to check there is no money owing on the car.

This is done by contacting the vehicle security register in your state (sometimes called VSR and sometimes REVS — see *State by state* for contact numbers). For a small fee you can also get a certificate giving you legal protection against repossession by a financier if you buy the car

within 24 hours of the certificate being issued. The registers will also alert you if the vehicle has been reported stolen, but of course can't offer a guarantee it hasn't been stolen and not reported.

If you find there is money owing on the car and still want to buy it, you can always negotiate to pay out the loan and deduct that amount from what you give to the seller.

Haggling over prices comes easier to some people than others. If you're not a great haggler, at least ask — particularly if the seller is a dealer — if he or she can offer any deals. Car prices are always set higher than the seller actually hopes to get to allow for a bit of haggling, so you might as well try.

If you're considering a trade-in, make sure you don't get confused by double-talk on prices. If the dealer says, "You can have it for \$8000 with a \$3000 trade-in on your old car," get him or her to specify whether the \$8000 is before or after the trade-in price has been subtracted. Find out typical prices beforehand for your current car as well as the one you want to buy, so you know you're getting a fair trade-in value.

The golden rule is only to buy when you're ready. If you're unsure and the seller claims to need to know immediately because he or she has other people interested, let it go. The chances are it will still be there the next day. If you want to buy but are waiting for an independent inspection or confirmation of finance, you could sign a sales contract but include a clause along the following lines:

This sale is subject to and conditional upon the purchaser obtaining a satisfactory mechanical inspection report from [insert name] and finance approval from [insert name] for a loan of [insert details].

It's important to be very specific about who will perform the inspection, who will provide the finance and details of the loan including the sum to be borrowed. You should also make sure any blank spaces in any contract have been crossed out before you sign.

After you buy

Once the deal is done, arrange insurance before you drive the car anywhere. You also have to take the registration papers along to your state traffic authority to get the registration transferred over to your name.

It's a good idea also to change all the oils in the car (engine, brake, transmission, etc) and the radiator coolant. You don't know how old the stuff is already so you may as well start afresh.

CHOICE CARS

YOU CAN tap into the experience of other CHOICE subscribers when buying a secondhand car by looking up our car reliability surveys. The last survey was published in August 1992 and the next is due for publication early in 1994. Looking over the last few, cars such as the Honda Accord have consistently come out above average in terms of overall reliability, while others such as the Holden Camira have consistently come out below average.

The surveys also contain information on particular problem areas subscribers experienced with each model. The biggest problem areas are typically rust (particularly in cars over 10 years old), the electrical system and the brakes. Below is a list of 10 popular secondhand cars and areas likely to give you trouble if the car is more than five years old or so, according to our surveys. That doesn't mean other areas don't need to be checked. You should inspect the whole car as outlined in *What to look for* overleaf, but you may want to pay particular attention to the following areas:

■ **Ford Cortina.** The brakes are the biggest problem area, but also check the body and the radiator fairly thoroughly.

■ **Ford Falcon.** The electrical system, radiator and the body seem to be the big problems. You should also test the steering thoroughly and be particularly watchful for signs of rust.

■ **Ford Laser.** Check the brakes.

■ **Holden Commodore.** The electrical system and exhaust seem to be the biggest problems. Also take a good look at the radiator and make sure you're happy with the brakes and steering during the test drive.

■ **Holden Gemini.** The body is the big problem area. Keep an ear out for rattles and an eye out for rust. The electrical system could also be a problem.

■ **Holden Torana.** Make sure the brakes are working properly.

■ **Honda Civic.** Generally comes out as one of the more reliable cars in our surveys. There are no particular points to look for.

■ **Mitsubishi/Chrysler Sigma.** Have a good look for signs of rust. You should also check the brakes, radiator and electrical system.

■ **Toyota Corolla.** Brakes may be a problem.

■ **Toyota Corona.** The electrical system and the cooling system may cause problems.

WHAT TO LOOK FOR

UNLESS you have a tame mechanic on hand we'd recommend you get your prospective car checked by your local motoring association before you buy (see *State by state* for contact numbers). However, it would be too expensive to get them to

inspect every car you want to look at, so you'll have to do basic inspections yourself. Make sure it's done to *your* satisfaction. Don't let the seller take you around the car just pointing out the good things.



An inspection should be done in good light, preferably daylight so you don't miss anything. Start outside the car, work your way in and then give it a test drive. The National Roads and Motorists Association (NRMA) recommends you check the following points:

1 Inspect all the body panels for signs of rust or accident damage. Look for paint bubbles, paint that doesn't match or panels that don't seem to fit properly. If you think body filler may have been used on the panels, a fridge magnet is a good way to test it out (it won't stick to filler).

2 Kicking tyres won't tell you anything but you should check them for signs of wear on the tread, particularly uneven wear, which indicates a problem with the steering or suspension. While you're down there look on the ground beneath the car for any signs of oil leaks.

3 Look under the mats in the boot for signs of rust. Check the toolkit and jack are in place and have a look at the tread on the spare tyre while you have the boot open. Make sure the boot closes firmly.

4 Make sure all the doors and windows open and close properly as well. Check under the carpets in the car for rust. Make sure the seatbelts are in good condition (unfrayed and unfaded) and the seats are well anchored and comfortable enough.

5 Open the bonnet and look at the condition of the engine and the battery. If they're very dirty it's a sign the car has been poorly maintained. Of course if they're spotless it's a sign the engine's just been cleaned and that doesn't tell you anything.

6 Take the radiator cap off and look at the colour of the coolant; it should be clean and brightly coloured. Look at the dipstick. If the oil's a grey or milky colour this indicates a serious problem.

7 The compliance plate is usually on the firewall (between the engine area and the inside of the car). It will tell you the date of manufacture and the chassis number of the car. Check these match what's written on the registration papers. Check the engine number (marked on the engine itself) corresponds as well.

8 Leave the bonnet up and start the engine. Take another walk around the car. Look for smoky exhaust (blue or white smoke signifies a serious problem) and any leaks from the engine. Listen to the engine. The sound should be even with no unusual noises.

9 Take it for a drive on quiet roads so you can put it through its paces without worrying about other traffic. Try out all the accessories (air conditioning, horn, lights, radio, windscreen wipers, etc) at some time during the test drive. Keep an eye out for any warning lights on the dashboard (oil pressure, charging system, etc) as well.

10 Try out the brakes a number of times in succession. Make sure they feel firm and don't pull to one side. Relax your grip on the steering and see if the car pulls to one side or not. Listen for any unusual noises, particularly when you drive over bumps.



STATE BY STATE

THE FOLLOWING is a quick summary of the laws relating to the sale of used cars in each state. If you buy from a dealer, the car should have a form attached with its details and any conditions which apply to the sale. For instance, although most states have statutory warranties on used cars, some allow particular items to be excluded. Ask the dealer exactly what the warranty does and doesn't cover. If you're unsure about what you've been told contact your state consumer affairs department. The phone numbers are beneath each state entry.

We have also supplied numbers for your state vehicle security register (to check whether money is owing on the car or it has been reported stolen) and your state motoring organisation (to arrange an independent inspection of your prospective vehicle).

ACT

Used cars sold by a dealer for over \$4500 carry a three-month/5000 km warranty. Used cars priced between \$3000 and \$4499 have a two-month/3000 km warranty. Cheaper used cars do not carry a warranty. These rights cannot be waived. Dealers have to guarantee no money is owing on the car.

■ **REVS:** 008 424 988. Includes cars registered in NSW, NT and Victoria.

■ **NRMA:** (06) 243 8833.

■ **Consumer Affairs Bureau:** (06) 207 0400.

NSW

Used cars sold by a dealer must carry a three-month/5000 km warranty on cars less than 10 years old that haven't travelled more than 160 000 km and are priced below \$45 462. Dealers have to guarantee no money is owing on the car. Private sellers must provide a 'pink slip' (roadworthiness certificate) that is less than a month old.

■ **REVS:** (02) 600 0022 or 008 424 988 outside Sydney. Includes cars registered in ACT, NT and Victoria.

■ **NRMA:** (02) 260 9166.

■ **Department of Consumer Affairs:** (02) 286 0006.

Northern Territory

Used cars sold by a dealer must carry a three-month/5000 km warranty on cars less than 10 years old that have travelled less than 160 000 km. Dealers have to guarantee no money is owing on the car.

■ **REVS:** 008 424 988. Includes cars registered in ACT, NSW and Victoria.

■ **AANT:** (089) 81 3837.

■ **Office of Consumer Affairs and Fair Trading:** (089) 89 5184.

Queensland

Cars sold privately must have a roadworthiness certificate. Used car dealers in Queensland aren't obliged to offer warranties.

■ **QMVS:** (07) 246 1599 or 008 177 883 outside Brisbane.

■ **RACQ:** (07) 361 2300.

■ **Department of Consumer Affairs:** (07) 246 1500.

South Australia

Used cars sold by a dealer for over \$6000 carry a three-month/5000 km warranty. Used cars priced between \$3001 and \$6000 have a two-month/3000 km warranty. Used cars under \$3000 do not carry a warranty. In some cases warranties don't apply to vehicles priced over \$3000 if they're also over 15 years old.

■ **VSR:** (08) 232 0800.

■ **RAA:** (08) 202 4500.

■ **Department of Public and Consumer Affairs:** (08) 226 8211.

Tasmania

Currently there isn't any legislation referring to the sale of secondhand cars, but a Code of Practice is in the pipeline, which should give some warranty protection in the future.

■ **VSR:** (002) 39 9289.

■ **RAC:** (002) 38 2233.

■ **Office of Consumer Affairs:** (002) 33 4567.

Victoria

When buying a used car from a licensed dealer, you're entitled to a cooling-off period of three business days. However, you may not be able to take the car home during this period so if you want to drive it away from the yard you may have to waive your rights to the cooling-off period. Used cars sold by a dealer for over \$6000 carry a three-month/5000 km warranty. Used cars priced between \$3000 and \$6000 carry a two-month/3000 km warranty. Cheaper used cars do not have a statutory warranty. Dealers have to guarantee no money is owing on the car.

If you're buying privately, the seller must provide a roadworthiness certificate that is less than 30 days old.

■ **VSR:** (03) 348 1222.

■ **RACV:** (03) 790 2790.

■ **Office of Fair Trading:** (03) 602 8140 or 008 136 716 outside Melbourne.

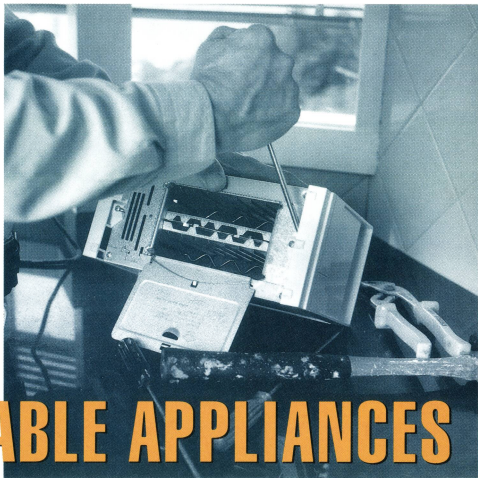
Western Australia

Used car dealers must offer a warranty of three-months/5000 km for cars priced over \$4000. Used cars priced between \$2000 and \$4000 have warranties of two-months/3000 km. Cheaper used cars do not carry a statutory warranty. Dealers have to guarantee no money is owing on the car.

■ **REVS:** (09) 222 0711 or 008 198 333 outside Perth.

■ **RAC of WA:** (09) 421 4444.

■ **Ministry of Consumer Affairs:** (09) 222 0666 or 008 199 117 outside Perth.



DISPOSABLE APPLIANCES

Are you sick of appliances that break down after 18 months and have to be thrown out because they can't be repaired? If so, you're not alone.

ANSW SUBSCRIBER wrote to us earlier this year after her toaster broke down when it was only 18 months old. "My husband, an electrician, attempted to dismantle the toaster to identify the problem, but despite his considerable dexterity was unable to take the toaster apart without cracking the casing. He abandoned the project, concluding that we would probably have to purchase another one." There was a happy ending when the company replaced the toaster free of charge, but one point was nagging her: "In recent years I have carried increasing costs for small appliance repairs and it is beginning to appear that appliance manufacturers deliberately plan obsolescence after warranty expiry."

A Queensland subscriber had a similar experience with his toaster failing after 18 months. When he contacted his local repairer and then the company's service section he was told they don't keep spare parts for toasters. In the end

he had to give in. "I will probably discard mine as thousands of other Australians get used to doing with their fairly new appliances."

A faulty vacuum cleaner raised the ire of a Victorian subscriber who was told, "The motor had noisy bearings and would need to be replaced in the near future, costing approximately \$100. Further, on discussing this problem with them we found it was a common problem and that because of the design of the motor the whole motor needed replacing and not just the bearings."

Another Victorian subscriber wrote about her electric kettle, bought for \$99 in 1989, which broke down after three years. She was told initially it would cost \$58 to replace the element, although eventually it was done free of charge. "I believe if modern kettles are now designed in such a way as to require that sort of expenditure for the replacement of an element, major suppliers should consider informing customers of the

comparative cost of element replacement and in this way place pressure on manufacturers to design kettles with elements that can be replaced cheaply (and ideally, by the customer)."

Must efficiency = obsolescence?

There's no doubt small appliance manufacturers, like other manufacturers, have reduced the cost of their appliances significantly over the last 30 years. In CHOICE's first toaster test in 1960, the toasters cost the equivalent in pounds of \$25 to \$29. In today's money this would be around \$200. The toasters in our 1991 test ranged from \$27 to \$99, with most available for \$50 or less. A similar picture emerges with other small appliances.

These low prices are mostly a result of competition from cheap imported products. It became uneconomical for Australian manufacturers to continue making their old-style products because consumers just weren't prepared to buy

them when there were cheaper (and sometimes better) products on offer. Australian manufacturers had to cut corners themselves or switch to importing overseas products.

One of the main ways to cut corners is to have fewer pieces and glue, clip, crimp or weld them together so it doesn't take as much time to assemble. However, this makes it difficult to pull them apart and impractical for consumers to repair the appliance themselves. It also makes the labour costs higher if you want to get it repaired elsewhere, thus making it less economical to repair.

If manufacturers use inferior components as well you can find yourself discarding old appliances much more regularly than you used to. There are a few things you can look for when buying new appliances to minimise your appliance failure rate:

- Stick with brands you have found reliable in the past or other people you know have found reliable.
- Pick the appliance up and play with all the controls before you buy. If it seems flimsy or the controls feel loose it may well break down quickly.
- Ask the salesperson about servicing, availability of spare parts and costs, and don't hesitate to shop around.
- Clean it regularly. Ask the salesperson how easy it is to clean before you buy and don't believe him or her if they say it doesn't need cleaning.
- If your appliance has a number of features, try them all out before the warranty period expires just in case there's a problem.
- And of course, keep reading CHOICE for reports on duds.

So are there any green appliances?

What effect this shorter appliance life has on the environment is unclear because there is very little information available on the environmental impact of small appliances. In fact, there isn't much information on the environmental impact of large appliances either. One of the few assessments is the 1992 Consumers' Association lifecycle analysis on three washing machines, which found the greatest environmental impact came from the use of the machines (especially heating the water), rather than the production or disposal of them.

The energy used to run the machine, heat the water (if you wash in warm water) and produce the detergent far exceeded that needed to manufacture, transport and dispose of the machine. In fact, the solid waste produced in the running of the machine (mostly a by-

product of electricity generation from coal) was also generally more than that created in producing and disposing of it.

One of the few places that is doing research into the environmental impact of small appliances is the Centre for Design at the Royal Melbourne Institute of Technology (RMIT). The Centre's Director, Professor Chris Ryan, agreed the environmental impact of most appliances in use outweighs the impact of their manufacture or disposal and that is why resources are being directed at making appliances more efficient.

But as appliances do become more efficient in their operation, manufacture and disposal become relatively more important environmentally. Ryan says there are basically three attitudes to appliance manufacturing. The attitude that has been most prevalent in recent times is the cost-driven one where people try to make products as cheaply as possible. However, some manufacturers are now thinking in terms of making their products for long life, while others are trying to make them as recyclable as possible.

Ryan says newer attitudes to manufacturing started with large items such as cars. For example, some car makers are building their cars with many recyclable parts, some to be more fuel-efficient and others are targeting emissions. Eventually he believes these ideas will be brought together into unified strategies. From cars these ideas are percolating down to whitegoods and eventually small appliances.

At home

In Australia these attitudes are still in their infancy. Kambrook is helping to fund Ryan's research at RMIT and is hoping to produce more environmentally friendly appliances as a result. However, the company is careful to point out that environmental friendliness alone won't sell a product: it has to be competitively priced, functional and attractive or there's no point in producing it.

Another manufacturer, Breville, says there is a consumer demand for products that last longer, and it's trying to make its appliances more reliable and long-lasting. The company is also trying to use materials that can be recycled easily at the end of the product's life. It is currently marketing a product called the U Kettle, which theoretically can be disassembled and recycled easily at the end of its life (see *The Green Page*, June 1993, for more information). Unfortunately Breville hasn't yet been able to set up a collection system to aid the recycling process.

Conclusion

When it comes down to how much you have to pay for your toasters and kettles over a period of time, you're probably better off than you were 30 years ago, but the trade-off has been short-life appliances that often aren't practical to repair. However, there's considerable consumer pressure for both more durable and more environmentally sound products — but will consumers buy them if the price goes up? Manufacturers are understandably nervous about whether consumers will put their money where their mouth is, so we're unlikely to be flooded with long-life environmentally sound appliances in the near future.

But there are manufacturers both here and overseas who are considering the environmental effect of their products as well as how profitable they are. Hopefully the fruits of this work will mean we see longer-lasting — or at least recyclable — small appliances in the not-too-distant future. □

ELEMENTARY

ONE MANUFACTURER told us the days of householders being able to replace, say, the element in their jug are long gone. The element can often be replaced, but it may be just as expensive to do this as to buy a new kettle, as the element is the most expensive component.

Other manufacturers say you can buy a new element for some types of jug and replace it "if you're reasonably competent". But they recommend getting it repaired by a professional. In contrast, Breville says not only was its U Kettle (see main article) designed to be recycled easily, it should also be easy to repair.

However, old ideas are sometimes better than new ones. Gilford Electrics still makes old-style ceramic jugs with elements that can be replaced fairly easily and cheaply (around \$2) if they burn out. They admit most of their clients are over 40 years old and grew up with this style of jug, but feedback has told them many have tried plastic kettles that can't be repaired easily or cheaply and have come back to the 'old faithfuls'.

Other small appliances tend nowadays to be even more complicated to repair at home than jugs and kettles, as we've examined in the main article. Most manufacturers recommend you get them serviced by a professional.



CONSUMER IN LAW

STRANGER ON THE LINE

What can you do about annoying, offensive or threatening phone calls?

PEOPLE WHO make nuisance phone calls harass, frighten and invade the privacy of the person they call. They also commit a criminal offence each time they dial their victim's number. Under Section 85Z(e) of the Commonwealth Crimes Act 1914, making harassing, abusive or threatening phone calls is considered a criminal activity. Under Section 47 of the Telecommunications Act 1991, Telecom has powers to prevent the use of telephones in connection with criminal activities.

So what can you do to put a stop to persistent nuisance phone calls?

TELECOM MAY HELP

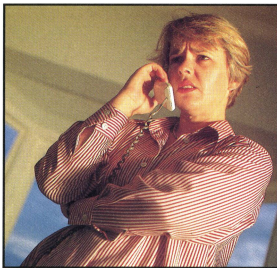
Even though making these calls is a criminal offence, there are steps you can take to solve the problem before contacting the police.

According to Telecom, there are three categories of annoying or nuisance call.

■ The first, and easiest to fix, includes straightforward wrong numbers. Phone numbers are sometimes misprinted in newspaper advertisements, for example, resulting in a stream of people phoning the wrong number to buy what's being advertised. Under these circumstances ask a caller where he or she got your number. It should then be a simple matter of contacting the publication that misprinted the number so the problem can be fixed.

■ The second category includes harassing and insulting calls. Apparently these are usually made by estranged associates, friends or family members but may also be made by complete strangers. Always hang up on the caller. People who make harassing calls do so to see how much shock and discomfort they can cause. Hanging up on them spoils their game and they usually give up.

If a nuisance caller persists, try leaving the phone off the hook or plug your answering machine in. If the calls con-



tinue, one way to fix the problem is to change to a silent phone number. These numbers can be old directory listings that haven't been used for a while or, if they're available through your exchange, you may be given a new number. The charge for a silent number is \$30 each year. There is also usually a fee for changing your number but this is waived in cases where the customer has been receiving nuisance calls.

A silent number is not listed in the phone book and directory assistance (013 and 0175) can be instructed not to give the number out to anyone under any circumstances.

■ The most serious type of unwanted phone call involves the caller threatening to harm or even kill the person they are harassing. This can be especially distressing if they can identify you or know where you live. Contact the police immediately if you receive calls of this nature.

WHEN THE CALLS KEEP COMING

Sometimes it's not convenient to change to a silent number or somehow, perhaps by harassing family members or friends, the caller gets hold of the new number. If nothing seems to be stopping the calls,

you should approach the police to have the person prosecuted.

If you know the caller's identity, police can charge the person for allegedly making the calls. He or she will then have to go to court.

If you don't know the caller's identity, it won't be as easy for the police to prosecute. They will be reliant on any information you can pass on so pay particular attention to the caller's voice, tones, background noises and note whether the calls are local or long-distance. Taping the calls may help the police to identify the culprit.

Telecom has the authority to gather information to assist the police in identifying unknown harassing callers. Until recently, Telecom's Protective Services Department assisted the police in this manner. The department has now been closed and responsibility for such matters handed over to Telecom district offices.

Telecom does not wish to have the methods it uses for identifying such callers widely known for fear offenders may then be able to circumvent its efforts. Privacy laws also place limits on the nature of information Telecom can pass on to the person who has been receiving the calls.

For example, Telecom is not allowed to inform the person receiving the calls of the identity of the accused offender without the caller's permission. Victims may be able to get around this by requesting information about the caller through Freedom of Information (FOI), but the success of an FOI request is not guaranteed. Telecom is required to give information about the caller to the police during the course of their investigation.

CRIME AND PUNISHMENT

What outcome can you expect if you do get the police involved? A range of penalties may be dealt out by the courts to



TRYING EVERYTHING

THE FIRST TIME Sandra received annoying phone calls she fixed the problem by purchasing an answering machine. "Once the person realised they were talking to a machine and not to me, they gave up," she says.

When she moved into a new home she took over the previous owner's phone number and found herself suffering a stream of unwanted calls. On top of those mildly annoying calls, a dispute with a tradesman led to a week of abusive and threatening calls. "They started on the Tuesday and by the following Friday night I was getting calls every hour."

Sandra became concerned for her safety so she decided to call the police. "They were co-operative and comforting," she says. "They said I could lay charges but I would have to go to court and it could end up costing me money."

She was able to resolve the situation with the tradesman and stop his nuisance calls without laying charges. But not long after that, Sandra started to receive calls at two or three in the morning. "The phone would ring and then the person would hang up."

Fed up with the constant invasions of her privacy, Sandra finally decided to contact Telecom and have them issue her with a silent number. "Telecom changed the number within a day and for no charge. And the silent number is excellent," she says.

annoying callers. The maximum penalty is imprisonment for one year, but lesser sentences could include good behaviour bonds, community service and fines.

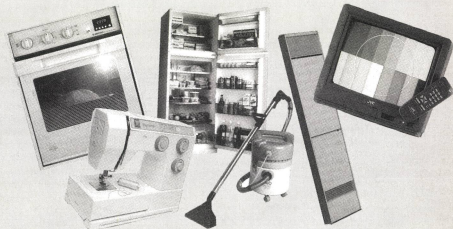
Whether you solve the problem by changing your number or you end up going to the police, the important point to remember is that you do not have to put up with unlawful use of the telephone. □

The 10th CHOICE Subscriber Draw

For new subscriptions and renewals received October 1 to December 31, 1993.

Subscriber draws are now held quarterly and on January 4 we'll be holding our tenth. The lucky winner will be able to choose any two products from the following tests published April 1993 to June 1993.

- | | |
|---|--|
| ☐ Portable TVs (April 1993) | ☐ Shampoo vacuum cleaners (May 1993) |
| ☐ Flued gas heaters (April 1993) | ☐ Frost-free refrigerators (May 1993) |
| ☐ Sewing machines (April 1993) | ☐ Electric wall ovens (June 1993) |



These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by December 31 will go into the draw, unless of course you indicate you don't want to be included.

If you're not due to renew your subscription during the period, don't worry, we'll be holding other draws during the year — your renewal notice will have the details. And if you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.)

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received October 1 to December 31, 1993. If you opt for a 2-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe.
2. Information on how to enter and prizes forms part of these conditions of entry.
3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter.
4. Entrants must be residents of Australia.
5. Applications are subject to a verification check and judge's decision is final. No correspondence will be entered into.
6. The prizes will be delivered free anywhere within Australia.
7. Prizes cannot be taken as cash.
8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 13, ACA, 57 Carrington Road, Marrickville 2204, without subscribing to the magazine. Only one entry per person is permissible through this method.
9. Last date for receipt of entries to the draw is December 31, 1993. No responsibility accepted for lost, late or misdirected mail.
10. The draw will be conducted at the office of the Consumers' Association at 10 am on January 4, 1994.
11. The winner will be notified by letter and published in the March 1994 issue of CHOICE magazine.
12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville 2204. NSW Permit No. TC93/3740, Vic Raffles & Bingo Permits Board Permit No. 93/2426 issued on 23/8/93, ACT Permit No. TP93/1430 issued under the Lotteries Ordinance, NT No. NT93/1131.

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☐ INSTITUTION	☐	@ \$63
☐ PERSONAL	☐	@ \$27
☐ INSTITUTION	☐	@ \$33
☐ PERSONAL	☐	@ \$27
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☐ RED	☐	@ \$12
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TOTAL		

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Straight to the point

To help you get the right person as quick as possible CHOICE has upgraded its telephone system. So here are two important numbers that will get you directly to the service you need:

Consumer Information Service: (02) 559 9855

For free help with a consumer problem, or an update on past product tests.

Subscription Service: (02) 558 8088
For enquiries about subscription or to order books from our Consumer Bookshelf.

Consumer Rights Advice

CHOICE operates consumer rights lines for people having problems with a faulty product or a dispute with a service person. The lines set out what your basic rights are and what steps you can take to protect them. These lines are also available in four languages other than English — Vietnamese, Arabic, Chinese and Turkish.
CHOICE Consumer Rights Advice:

0055 20019
Advice in Vietnamese:0055 20008
Advice in Turkish:0055 20009
Advice in Chinese:0055 20010
Advice in Arabic:0055 20011

Youth lines

A line specifically for young consumers, the 'Ripped-off' Line, outlines your shopping rights as well as letting you know what you can do if you run into problems with something you have bought.

Students can also call a resource line to find out where to get up-to-date information on the consumer movement and the environment. These two topics are the most requested by students and teachers who ring our Consumer Information Service.

CHOICE 'Ripped-off' Line — Advice for Young Consumers: 0055 20007
CHOICE Student Resource Guide: 0055 20012

Product advice

A number of product lines also summarise what to look for when you are buying a particular product. Brand-name recommendations aren't included, however — these remain exclusive to CHOICE subscribers.
CHOICE Washing Machine Advice:

0055 20013
CHOICE Water Filter Advice: 0055 20014
CHOICE Baby Products Advice: 0055 20015
CHOICE Safer Domestic Pest Control Advice: 0055 20016

Calls attract a rate of 55 cents per minute.



HOUSE & CONTENTS INSURANCE

Premiums for house and contents insurance are expected to rise by 15–25% this year — that's around seven to ten times the rate of inflation.

What cover do you get for your money? Perhaps more importantly, are insurance companies delivering satisfactory service on claims?

"In May last year a car which had been parked outside the primary school rolled down the hill and left the road where it bends in front of our house. The car continued its path over our letterbox, down our driveway, through a fence alongside the house, over a retaining wall in the backyard (damaging same and ruining a garden and pathway), through the fence and into the laneway, thence into someone else's fence and part of the fence of yet another neighbour.

"The cost of repairs for our fence was going to be \$900, but our insurance company offered well under \$600, choosing to depreciate the value of the fence. We decided the cost of litigation would be far in excess of the difference and settled reluctantly.

"As a sideline, both other persons whose fences had been damaged had absolutely no trouble with their insurance companies — one fence was fixed the same day!"

(A reader from Marangaroo, WA)

WHY IS IT that some insurance companies — and their written policies — are better or more consumer-responsive than others? In preparing this report we read 38 policies from 21 companies, with difficulty, and still have trouble knowing for sure what they all cover. Even some so-called Plain English policies were as difficult to persevere with as a badly written fat novel. This means you're forced to rely — like our fence owners, left — on the office interpretation applied by your insurance company, with idiosyncratic results.

The policies are listed in the *Premium comparison* table on pages 28 to 29. The 21 companies investigated were selected on the basis of the responses to our subscriber satisfaction survey.

In this report we recommend policies which offer broad cover and also represent value for money. We also explain what you need to know to shop for this type of insurance and point out many of the traps lurking within and without the

fine print. And in *Are you satisfied with your insurance company?* on pages 24 to 25 we report on the results of our reader survey of levels of satisfaction with the insurers — it makes interesting reading which may cause you to rethink your choice.

What does the policy cover?

Do you know what things you're insuring — or what risks you're insuring against — when you buy house and contents insurance? It's worth a moment's thought.

House (or building) and contents are separate policies. Though usually offered as a package there's nothing to stop you using a different company for each. Premium discounts, in some cases, act as an incentive to combine the two.

A typical house or building policy covers these standard things: the residential buildings, garage, fences, in-ground pool, and permanent fixtures or fittings attached to the property, such as the

stove, bath, hot water service and light fittings. The policy doesn't cover the land itself, nor (in most cases) trees, plants, landscaping or your pets.

Ancillary benefits appear in most policies, covering you for necessary costs of demolition, professional fees (architect, surveyor, engineer, etc), and a contribution towards rent or motel fees while your home is uninhabitable. If it's an investment property you will be covered for loss of rent during rebuilding (except with the QBE Broadform policy).

The contents policy covers your household goods and personal effects such as decorations, clothes, furniture, above-ground pool, and appliances like the toaster, video and TV. Note that carpets are included in the contents policy, not the building policy.

Valuables — such as jewellery, antiques, hand-knotted rugs and collections

— may have to be identified and listed separately on your policy schedule if they are worth more than defined limits.

■ **Trap:** Are you covered if your contents are lost or damaged outside the four walls of your home? Even the backyard may be outside the umbrella of protection. You can get your contents covered in the backyard, throughout Australia or even overseas. Decide what cover you want — you may have to pay extra to achieve this, but at least you should know where your possessions are protected and where they are not. A temporary alternative for the traveller may be travel insurance: see CHOICE, November 1992.

On another tack, if the freezer fails you may be compensated for spoiled food. Electric appliance motors may be covered against fusion (electrical burn-out) and breakage benefits will replace your

broken shower screens, toilet bowls and other fixed glass or vitreous china fittings which are accidentally cracked through their complete thickness. This excludes such things as TV tubes, vases or ornaments.

■ **Trap:** Do you earn money from a home business? Your professional tools (such as a home computer) may slip through a loophole in your contents policy. Check it covers professional or business items at home.

Strengths and weaknesses on pages 26 to 27 covers details like these for each policy — check there if you have specific requirements.

Against what risks are you covered?

Basic policies cover your house and contents against loss or damage caused by fire, storm, earthquake, explosion, impact, lightning, wind, theft and burglary. Common exclusions are damage caused by termites, vermin, pets, residents or house guests, war, terrorism and landslide.

■ **Trap:** Few policies offer cover for damage or loss caused by flooding. Bushfire, cyclone, landslide and subsidence cover should also be checked if you live in an area facing any of these risks.

STOLEN MEMENTOS

ONE WEEK BEFORE the wedding, Matthew and Leanne extended their insurance policies to include all the marriage details: two people, a new car and increased contents value. "We had just purchased a new car and acquired a lot of furniture, etc. It was the wise move," said Leanne.

After the wedding, Leanne and Matthew went on their honeymoon, leaving their wedding presents locked in the car inside their garage.

The day after the wedding thieves broke into the garage and then the car. "They took everything," said Leanne, "including wedding cards and even one of the bridesmaid's make-up kits."

"On returning from our two-week honeymoon we were told the awful news. We were devastated, to say the least. We immediately rang the insurer to assess where we stood."

"First, they said they had no record of our change in status (married) nor the increase of our contents value (from \$10 000 to \$30 000), but they did have our new car insurance policy recorded, and the payment of the new premium for that."

"Once Matthew cleared that up, we were told we had no right to make a claim [on the house and contents policy]. Matt had to point out to the operator the exact paragraph in their policy which covered the situation and, after many 'please hold the lines', we were told we would be covered."

"Our question: with no household utensils or kitchen gear, how long would the assessment take and how long until the claim would be settled?"

"Four weeks maximum' was the reply."

"But it wasn't until six months later the first part of the claim was settled. The final payment arrived in time for our first wedding anniversary."

This story shows the need to get written confirmation from your insurer of all important changes.



MERGERS, ACQUISITIONS AND COMPANIES NOT IN OUR SURVEY

FOR THIS report we contacted 27 general insurance companies based on the responses to our reader survey of claims satisfaction (outlined overleaf). We chose companies that are large nationwide as well as those that are important in individual states. We were unable to report on the policies of some companies. General insurance is undergoing a period of transformation, with many traditional names disappearing. Recent moves include:

■ **GIO AUSTRALIA** has taken over Victoria's SIO.

■ **SUN ALLIANCE** and **ROYAL INSURANCE** have merged, and will have new policies out by November or December.

■ **QBE** has bought **AUSTRALIAN EAGLE**.

■ **ZURICH** has taken over **GRE**.

In addition companies who asked to be left out of the CHOICE report were **WESTSURE** (now called **WESFARMERS FEDERATION**) and the **SGIO** of WA.

NATIONAL MUTUAL doesn't offer this type of insurance.

CHECKLIST

The checklist below sets out the main decisions and inquiries to make when buying house and contents insurance. Premium comparisons are in the table on pages 28 and 29, and our recommendations are in the *What to buy list* on page 27.

1. Accurately value:

- ☐ Buildings
- ☐ Contents (household goods, personal effects, clothing, appliances, etc)
- ☐ Valuables (jewellery, collections, antiques, paintings, rugs, etc)

2. Basis for paying claim:

- ☐ Indemnity (everything is depreciated in value according to age)
- or:
- ☐ Reinstatement and replacement (new-for-old — but some things still are depreciated) — recommended.

3. Against what risks?

- You have a choice of the extent of cover:
- ☐ Defined events (basic cover)
 - or:
 - ☐ Accidental loss or damage (broader cover)

4. Whose property is protected?

- Apart from those named as 'Insured' on the policy schedule, make sure others living with you are included in the cover:
- ☐ Your unmarried or married children
 - ☐ Your parents
 - ☐ Your de facto partner
 - ☐ Your flatmates

5. Check specific items are covered:

- ☐ Bike, musical instruments, sports equipment, computer, business equipment, contact lenses, hearing aids — anything unusual or special.
- Get confirmation in writing if possible.

6. How much will it cost?

- ☐ Get quotes from at least three CHOICE-recommended insurers
- ☐ Ask about premium discounts
- ☐ Choose the amount of excess

7. Pay your money and get the policy document.

1 Accurately value your home and contents

When planning insurance the first step is to value your house and contents. What would it cost to completely rebuild your home following a total disaster? Make some inquiries and remember not to add in the land value. If you live in a home unit the building and some contents (such as stairwell carpets) should be insured by the body corporate, so ignore them as well. If in doubt get a written valuation from a builder or architect.

Make a list (inventory) of your possessions and put a price on each object or broad category (for example, clothes, bedding); include carpeting. Make a separate list of jewellery, antiques, works of art and other valuables (such as any coin or stamp collection). Many insurers provide a checklist to help you. If you've done this there'll be less to argue about later.

■ *Trap:* If you undervalue the house or contents by more than 20% your insurer may not have to pay the full amount of any claim. For example, if you insure for \$40 000 when the total contents value is actually \$60 000 and your claim is for \$25 000, the company is not obliged to pay the full claim. Instead you'll recover the amount of the claim x the sum insured, divided by 80% of the total value at time of insurance (that is, \$48 000): $(25\ 000 \times 40\ 000) \div 48\ 000 = \$20\ 833$.

The insurance company expects you to get it right. Companies which don't use an averaging clause like this are noted in *Strengths and weaknesses*.

You should now have three sub-totals: house, general contents, and valuables.

Keep a record of your contents: serial numbers, descriptions, photos, proof of purchase and any purchase dockets. Some items may require written valuations. Store this information safely — perhaps in your work office, at the bank or with a friend. Send a copy of your inventory to your insurer to keep on file.

2 Indemnity or reinstatement and replacement?

The next step is to decide on the basis by which your insurer will pay any claim. There are two types.

Reinstatement and replacement (R&R) covers you for what it will cost to repair or replace your home or its contents at today's prices. It's often called new-for-old.

■ *Trap:* This is a real simplification as some items will nevertheless be depreciated for age. Examples are clothing, curtains, linen, video tapes and carpets. Again, see *Strengths and weaknesses*.

Indemnity cover takes wear and tear

into account — you'll recover only the present (depreciated) value of your property, not its current replacement value. For example, your old hifi might only be worth \$100 now (its indemnity value), when it could cost \$1000 to replace with something of the equivalent quality.

Though you'd think a new-for-old policy would cost more than indemnity, the premium gap is closing. Our advice is to buy R&R. Respondents to our survey bought R&R instead of indemnity in the ratio of 8:1 for the building and 4:1 for the contents.

■ *Trap:* Some policies offer indemnity cover as the basic (or default) position on their proposal forms. You may have to specifically request and tick the R&R option. Check your policy now.

3 Defined events or accidental damage policy?

There's one more fundamental choice to be made about the types of event for which you'll be covered: defined events or accidental damage cover?

A defined events policy lists specific risks against which you'll be covered — you won't be covered against any risk which is not expressly named in the policy. The more expensive option of **accidental damage** is the reverse: it covers everything except those risks it names. Generally it excludes the same things as a defined events policy does (flood, damage by termites, etc) but it covers all sorts of household accidents too. Take this example, which we're assured is true:

■ *Trap:* A possum comes down your chimney and runs around the room spreading soot and tearing up the place. A defined events policy won't cover this.

Other risks that come within accidental damage are: a party guest makes a mess, or you drop a can of paint on the carpet. If you can afford it, accidental damage is worthwhile as it's giving you what you really want from insurance: cover against unforeseen financial disaster.

■ **Legal liability cover:** As part of your house (building) policy it's typical to be covered for legal liability arising from injury (or loss) caused to people injured on your property or by an overhanging branch falling on someone on the adjoining footpath, for example.

Tradespeople working on your home are not covered by this, so you may wish to add worker's compensation. Speak to your insurer.

Your contents policy may go further and cover you and your family against personal liability claims made against them anywhere in Australia or even over-

seas. So, if you accidentally hurt someone or damage their property you may be covered by your house and contents insurance. Of course there's a long list of exclusions — for example, accidents caused while driving a car or boat — so it's not as great a benefit as it sounds at first.

4 Whose property is protected?

Trap: Who owns what in your home? Policies generally cover only those actually named in the documents, plus their immediate family. But who is family?

It might surprise you to know that if your mother moves in with you she might not be family enough for some insurers. Her belongings might not be covered by your home policy even if you increase your amount of cover and pay the premium. The same goes for any married children who move back home, perhaps while saving for a place of their own.

House guests (or their belongings in your storage) may also be left out. This

is a particular trap for those in shared households — you may need separate contents policies or to get everyone's name on the policy schedule.

De facto partners should check their insurance position too, though most companies seem to be saying they will treat a de facto as family. Policy wordings, however, are not always this clear; see *Strengths and weaknesses*.

5 Valuables: some must be itemised

Valuable possessions — such as jewellery — are regarded as part of your contents policy. However, items worth more than a certain amount (varying from policy to policy) may have to be listed separately, identified and a dollar-value given.

6 How much should it cost?

Insurance companies are offering inducements to get you in and then keep you faithful. Discounts of 10% to as much as 50% (FAI) are available for such things as taking a combined

house and contents package, certain club or neighbourhood watch membership, for having made no claim in the last two years, or for being a pensioner. Details change, so check each time of renewal if you're eligible for a discount.

Many companies — but not all — charge an excess on each claim. This means you're up for the first \$50 (or more) when you lodge a claim. The idea is to discourage people from making lots of small claims. You can take advantage of offers with a higher excess if you're really most concerned about financial disasters, in which case a high excess is a small price to pay for full insurance (perhaps more cover than you'd otherwise afford) funded by lower annual premiums.

A common excess is \$50 per claim, but it may be \$100, or even \$1000 (an example of a voluntary choice made in return for a lower premium). For earthquake damage it may be raised to \$200. The excess is usually higher with an accidental damage policy than a defined events policy. A no-claim bonus is intended to have a similar effect by discouraging small claims.

ARE YOU SATISFIED WITH YOUR INSURANCE COMPANY?

TO FIND OUT how insurance companies were performing, we surveyed subscribers who had made a claim on their house and contents policy in the previous five years. We received close to 1500 responses. Of course the survey is not truly random but nevertheless it's a sharing of the experiences of CHOICE subscribers.

Far from being whingers, our respondents were generally satisfied with their house and contents insurers and were getting their claims dealt with promptly. Details are in the following graphs, where we look at the proportion of claims paid within 14 days and satisfaction with claims handling.

Where response numbers were insufficient, or where the insurer did not deal in that class of insurance, we left the company out of the review.

CLAIMS PAID WITHIN 14 DAYS

How long should you have to wait for an insurance payout? Overall, 48% of respondents said they had been paid within 14 days of claiming on their building insurance, and 40% for contents. When you stretch out to four weeks the percentages become 73% (building) and 67% (contents). It's a healthy overall picture, but several companies came in for complaint by subscribers over delay:

■ **CIC, COMMERCIAL UNION, GIO, NZI, SUNCORP.**

Other problems were:

■ **Perceived pressure to replace goods from stores nominated by the insurer (AMP, CIC, COMMERCIAL UNION, GIO, NRMA, NZI, RAC (WA), RACV, SUNCORP).** This is a nuisance, particularly as the insurer has no legal right to force this on you.

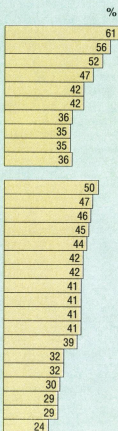
■ **Disputes over the meaning of policy conditions (AMP, COMMERCIAL UNION).**

BUILDING

NRMA (139 respondents)
Commercial Union (57)
Sun Alliance (25)
NZI (60)
Commonwealth Bank (38)
GRE (36)
CIC (39)
GIO (in NSW) (66)
Suncorp (41)
AMP (56)

CONTENTS

NRMA (146 respondents)
Australian Eagle (36)
GRE (50)
AAI (22)
Mercantile Mutual (25)
CIC (72)
Commercial Union (125)
QBE (34)
Royal Insurance Australia (22)
Suncorp (87)
Sun Alliance (44)
FAI (23)
AMP (117)
NZI (84)
RAC (WA) (30)
GIO (in NSW) (93)
MLC (38)
RACV (29)



To give you some idea of what different policies can cost you, the *Premium Comparison* table gives premiums for a combined house and contents policy in two suburbs in each capital city (NT is for Darwin and Alice Springs included). For each suburb we've costed two amounts of cover; details are given with the table. Bear in mind that some policies are for defined events while others will be accidental damage (the broader cover). All are R&R policies.

More problems to watch

■ **Trap:** Has an insurance company refused to sell you insurance, or cancelled your policy for some reason? Are there other skeletons in your closet? You're bound to tell your insurer everything which may affect the risk they're taking when covering your property. If the truth emerges after a claim the insurer may decline to pay. If in doubt, discuss the matter up-front.

You can't just put your policy in the drawer and forget about it. Important changes in circumstances must be noted by your insurer. Keep an eye on these:

"I'M NOT PROUD OF MY ACTIONS"

"I WAS CARRYING a large bucket of water between my kitchen and laundry when I fell over — water went all over the carpet," said our correspondent. "I rang my insurance company, who said I was covered and sent out a claim form."

"After the fix-it man had fixed the carpet, he asked if I wanted to make any money out of this. I replied 'No'."

"This answer seemed to shock him. In the end he charged me \$105 verbally but gave me an account for \$125 to present to my insurer. I paid him \$105 and submitted the account."

"I am not proud of my actions in asking for the \$20 difference from my insurance company; in retrospect I would act differently — I find the whole situation abominable. Although \$20 is not a large amount of money, if multiplied by the number of claims the insurance industry receives in a year I'm sure the amount would be appalling. Although I realise now I had much in my power to change this situation at the time, I chose to do nothing and thus condoned the action."

"After the insurance company received my claim form they rang and said I wasn't covered for this type of accident under the terms of the policy. But as I was able to tell them whom I had spoken to earlier they allowed my claim."

■ Think about your property value each year. Some companies automatically offer a CPI increase. It may be excessive (in which case you could decline the increase) or inadequate if your stamp collection has grown or you've bought new appliances.

■ You must notify your insurer if the house will be unoccupied for more than 60 consecutive days.

Trap: GIO AUSTRALIA goes further than the other companies surveyed, by adding the words "Occasional overnight stays by persons other than the insured or

SATISFACTION WITH CLAIMS HANDLING

While no-one can *guarantee* you'll be satisfied with the way a particular insurer might handle a claim, we can use statistical techniques to predict the *likelihood* a person will be satisfied (based on the responses to our survey). Here we've expressed this likelihood as a range — for example, it's 87%–95% likely you'll be satisfied with **NRMA** for building insurance claims. The best results are those with a small range (shown by a short red bar) and a high average — the ranking is based on the average. Where the numbers of respondents are higher the prediction becomes more precise (numbers are shown in brackets).

Overall the respondents were most satisfied with **NRMA** (available in the ACT and NSW only). While there wasn't sufficient information to rate all companies, **GIO** (in NSW) clearly lags. Further survey responses spell out the reasons for dissatisfaction with the **GIO**: most notably, 22% of building respondents (and 26% of contents respondents) said payment time was not acceptable. Was it just those whose claims had been denied? Definitely not. Of the 70 readers who reported a building policy claim, only one had the claim rejected by the **GIO**; of the 93 claims for contents, none was rejected.

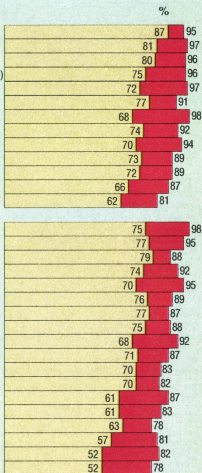
What's wrong with the **GIO**? According to our respondents as well as delay there were problems with the amount of payment (31% said they got "too little", compared with the survey average of 17%), difficulty reaching the person handling the claim, depreciation of property, being treated discourteously, and disputes over the meaning of policy conditions.

BUILDING

NRMA (140 respondents)	87	95
GRE (37)	81	97
Suncorp (42)	80	96
Defence Service Homes (21)	75	96
Sun Alliance (26)	72	97
NZI (62)	77	91
Australian Eagle (20)	68	98
CIC (39)	74	92
QBE (26)	70	94
AMP (58)	73	89
Commercial Union (61)	72	89
Commonwealth Bank (41)	66	87
GIO (in NSW) (70)	62	81

CONTENTS

AAI (23 respondents)	75	98
Australian Eagle (37)	77	95
NRMA (153)	79	88
Sun Alliance (45)	74	92
Royal Insurance Aust (23)	70	95
CIC (75)	76	89
Commercial Union (126)	77	87
Suncorp (92)	75	88
Mercantile Mutual (27)	68	92
GRE (57)	71	87
NZI (90)	70	83
AMP (120)	70	82
RAC (WA) (32)	61	87
MLC (40)	61	83
GIO (in NSW) (93)	63	78
RACV (31)	57	81
FAI (27)	52	82
QBE (39)	52	78



family member ... will not deem the home occupied".

■ Any claim must be reported to your insurer within a few days of the loss. If there's been a theft report it to the police as soon as you can — your insurer may want to see a police report.

■ Have you paid for your insurance? The only time you can be sure is when you've got a receipt. Don't just put the cheque in the post and forget to chase up the receipt. This is an annual task.

How we rated the policies

Federal laws offer consumers a measure of protection by defining the basic cover of house and contents insurance. If an insurer offers something less it has to put this in the policy documents.

We therefore set out to highlight points where you might get into trouble — where you'd think you were covered but weren't, or where the extent of cover is inadequate. The main points were:

■ Who is covered (including married and unmarried children, parents and a de facto partner)?

■ A generous limit on 'unspecified valuables' (at least \$1000 per item, to a total of \$5000 or 10% of the sum insured for contents).

■ At least \$1000 cover for contents in the backyard or while in a motel within Australia.

■ Emergency accommodation for up to 12 months (to a value of at least 10% of the sum insured and in addition to the sum insured) or cover for loss of rent if it's an investment property.

■ Cover for temporary removal of contents from your property, within Australia, to at least 5% of sum insured.

■ Legal liability cover of \$5 million.

■ If older household goods are to be depreciated then it should not be before they reach 10 years of age (and the categories should be limited).

■ A good policy should cover (to a reasonable level of cost) your home computer, sailboard, tools of trade, business equipment, sports equipment and musical instruments.

See *Strengths and weaknesses* for our pick of the problem spots.

What to buy

We've picked the best value-for-money R & R house and contents insurance policies out of the 38 reviewed. Use our *What to buy* list and get quotes from at least three of the companies recommended for your state. A guide to premiums is provided in the table overleaf.

Before you make your calls, make a list of your requirements — including special risks and important or valuable items of contents — based on our checklist (page 23). Ultimately everyone's circumstances are different so you'll need to discuss these with each company. What we've set out to do is narrow the field for you.

Readers' satisfaction rankings of insurers (page 25) arm you with a unique yardstick for assessing whom to entrust with your business.

COMPLAINTS

If you have any kind of dispute with your insurance company, see *Insurance complaints schemes* on page 38 for advice.

STRENGTHS AND WEAKNESSES

AMP

Strengths: 14-day cooling-off period; carpets not depreciated if large areas damaged; worldwide liability cover.

Weaknesses: Low value (\$500 per item) for unspecified jewellery; business computers covered only to \$1000; visitors' property not covered.

AUSTRALIAN ALLIANCE INSURANCE (AAI)

Strengths: Worldwide liability cover (except US and Canada); flood cover may be available; no averaging clause; generous temporary accommodation/loss of rent benefit (**Householders** and **Household Extra** policies); generous depreciation in R&R policies.

Weaknesses: Nothing in particular.

CIC

Strengths: No averaging clause; \$10 million worldwide liability cover (except US and Canada).

Weaknesses: Married children's and parents' property not covered.

COMMERCIAL UNION ASSURANCE

Strengths: 24-hour emergency help line; no averaging clause; flood cover may be available; 15-day cooling-off period.

Weaknesses: Married children's property not covered; some personal effects and household goods are classed as valuables and not 'contents' in Sydney and Melbourne — take care to ensure they are included in your cover.

FAI

Strengths: Slightly more generous depreciation conditions; no averaging clause in **Progressive** policy; \$1500 cover for trees/plants (**Progressive** policy)

Weaknesses: Married children's and parents' property covered only if named on policy schedule.

GIO AUSTRALIA

Strengths: 14-day cooling-off period and no depreciation (Victoria only).

Weaknesses: Bicycles and sailboards not covered in Victoria; landlord's fittings not covered (except in Victoria).

MERCANTILE MUTUAL INSURANCE

Strengths: Worldwide liability cover to \$10 million; seven-day cooling-off period.

Weaknesses: Low total value for unspecified valuables cover (\$3000).

MLC

Strengths: 14-day cooling-off period; worldwide liability cover (if legal action taken in Australia).

Weaknesses: No cover for business equipment or visitors' property (computers are covered only if used privately).

NRMA (members only unless you have no car)

Strengths: Broad cover for computers, business equipment and tools of trade; no averaging clause on contents; 24-hour emergency help line.

Weaknesses: Parents' and visitors' property not covered; limit of \$1000 total value on jewellery unless itemised; landlord's fittings not covered; sailboards not covered; weak on ancillary benefits found in many other policies; policy written in 'Plain English' but still confusing.

NZI

Strengths: 14-day cooling-off period; no averaging clause.

Weaknesses: Sailboards, visitors' property and landlord's fittings not covered.

QBE Home Protection policy

Strengths: Worldwide liability cover; no averaging clause.

Weaknesses: Sailboards and visitors' property not covered.

QBE Broadform policy

Strengths: Excellent cover for contents in yard and outside home; limited items face depreciation; generous temporary accommodation benefit; no averaging clause; worldwide liability cover.

Weaknesses: No benefit for loss of rent; sailboards and visitors' property not covered.

WHAT TO BUY

We've selected combined house and contents policies which offer a good breadth of coverage and protection as well as value for money. We recommend you get a premium quote from all (or at least three) of the companies listed for your state and proceed with the cheapest. All recommended policies are of the reinstatement and replacement kind, and are listed alphabetically.

If cost is not an issue for you, companies with the best policies overall were **AAI**, **AMP**, **CIC**, **COMMERCIAL UNION**, **RAA** (SA) and **ZURICH** (AllGuard Personal Gold), followed by **FAI**, **NZI** (Supersurance) and **QBE** (Home Protection).

Those in the ACT or NSW should also consider **NRMA**. Though basic in many aspects of its cover, its premiums are competitive — and, as the graphs on page 25 show, it has achieved a high satisfaction rating from CHOICE subscribers.

State	Defined events policy	Accidental loss or damage policy
ACT	AAI Household, AAI Household Pensioner, AMP Commensense Personal, CIC Homecover	AAI Household Extra, FAI Progressive, Zurich AllGuard Personal Gold
New South Wales	AAI Household, AAI Household Pensioner, AMP Commensense Personal, FAI Home Insurance, QBE Home Protection	AAI Household Extra, CIC Prestige Home Cover, FAI Progressive
Northern Territory	AAI Household*, AAI Household Pensioner*, AMP Commensense Personal, CIC Home Cover, FAI Home Insurance	AAI Household Extra, CIC Prestige Home Cover, FAI Progressive, Zurich AllGuard Personal Gold
Queensland	AAI Household, AAI Household Pensioner, AMP Commensense Personal, FAI Home Insurance	AAI Household Extra, FAI Progressive, Zurich AllGuard Personal Gold
South Australia	AAI Household**, AAI Household Pensioner, FAI Home Insurance, RAA Home Building and Contents	AAI Household Extra, CIC Prestige Home Cover, FAI Progressive
Tasmania	AAI Household, AAI Household Pensioner, AMP Commensense Personal, FAI Home Insurance	AAI Household Extra, FAI Progressive, Zurich AllGuard Personal Gold
Victoria	AAI Household**, AAI Household Pensioner, Commercial Union Assurance Home, FAI Home Insurance	AAI Household Extra, CIC Prestige Home Cover, FAI Progressive, NZI Supersurance
Western Australia	AAI Household Pensioner, AMP Commensense Personal, FAI Home Insurance, QBE Home Protection	AAI Household Extra, CIC Prestige Home Cover, FAI Progressive, Zurich AllGuard Personal Gold

* Alice Springs only. ** If you're in a Neighbourhood Watch area.

RAA (members only)

Strengths: Flood cover possible; worldwide cover for personal liability; no averaging clause; generous level of cover for unspecified valuables.

Weaknesses: Visitors' property not covered.

RAC (WA)

Strengths: Flood cover possible.

Weaknesses: Alternative accommodation limited to three months; insufficient cover for contents left in yard; low cover for unspecified jewellery; legal liability only \$2 million; landlord's fittings and visitors' property not covered; sailboards and business equipment not covered.

RACQ

Strengths: Excellent temporary accommodation/loss of rent benefit; 24-hour emergency help number.

Weaknesses: R&R reverts to indemnity cover after five years on all contents; building cover is indemnity only; unspecified valuables cover is low at only \$500 per item; parents' and visitors' property not covered; sailboards and business equipment not covered.

RACT (members only)

Strengths: 24-hour emergency help number; no averaging clause for contents.

Weaknesses: Must notify company about business equipment; parents' and visitors' property not covered; landlord's fittings and sailboards not covered.

RACV (members only)

Strengths: 14-day cooling-off period; no averaging clause; musical instruments covered even while in use.

Weaknesses: Parents' property not covered unless they're named on policy; company admits it may insist you replace goods from shops it nominates.

SGIC

Strengths: Flood cover possible.

Weaknesses: \$1000 excess for earthquake claim; adults should be named on policy schedule to be certain of cover; temporary accom-

modation only nine months (and benefit is deducted from the sum insured under the policy); unspecified valuables cover is only to \$500 per item; sailboards not covered.

SUNCORP

Strengths: Flood cover possible; good alternative accommodation/loss of rent benefit; generous level of cover for unspecified valuables.

Weaknesses: Insufficient cover for contents in yard; parents' and married children's property not covered; R&R policy reverts to indemnity cover if contents are insured to less than 85% of their value; landlord's fittings and visitors' property not covered; policies are light on ancillary benefits; tools of trade are not covered in the **Essential Cover** policy.

TGIO

Strengths: Worldwide liability cover (except US, Canada and communist countries).

Weaknesses: Visitors' property not covered; low limit on temporary accommodation/loss of rent (\$1500/\$3000 respectively); low limit for theft of contents from yard.

TIO

Strengths: Flood cover possible; worldwide liability cover (if legal action taken in Australia); 30-day cooling-off period; no averaging clause.

Weaknesses: Sailboards not covered; married children's and parents' property not covered.

ZURICH AllGuard Silver/Gold

Strengths: Worldwide liability cover (except US and Canada); 21-day cooling-off period; no averaging clause; fraudulent use of debit cards is covered to \$750.

Weaknesses: Loss of rent is compensated for only six months.

ZURICH Coverall

Strengths: 21-day cooling-off period; fraudulent use of debit cards is covered to \$500.

Weaknesses: Loss of rent is compensated for only six months; low limit on unspecified valuables (\$750 per item); visitors' property not covered; carpets are depreciated irrespective of age.

Premium comparison

These are premiums (including stamp duty and charges) for reinstatement and replacement (R&R) combined house and contents policies (except for RACQ, which offers indemnity only for house (building) insurance). We got premium quotes for two suburbs in each capital (but Darwin and Alice Springs in the NT) for a three-bedroom cottage, 10 years old, with medium security (deadlocks on doors, keyed window locks, no bars or alarm) and no previous claim in the last three years.

We have shown premiums for two amounts of cover, divided by a slash in each column (for example 232/302):

Scenario 1 – \$100 000 building and \$35 000 contents.

Scenario 2 – \$150 000 building and \$50 000 contents.

Policy excess is \$50 per claim unless indicated otherwise.

Company/policy (in alphabetical order)	Type	ACT		NEW SOUTH WALES		NORTHERN TERRITORY		QUEENSLAND	
		Woden	Belconnen	Mosman	Belmore	Darwin North	Alice Springs	Chermside	Coorparoo
AMP GENERAL INSURANCE Commonsense Personal (A)	DE	232/302	232/302	508/615	508/615	456/631	316/431	353/459	353/459
AUSTRALIAN ALLIANCE INSURANCE (AAI) Householders	DE	216/275	216/275	406/483	510/598	717/989 (D)	328/431 (D)	345/450 (D)	345/450 (D)
AUSTRALIAN ALLIANCE INSURANCE (AAI) Householders Pensioner	DE	194/246 (D)	194/246 (D)	360/433 (D)	452/538 (D)	717/989 (D)	328/431 (D)	296/385 (D)	296/385 (D)
AUSTRALIAN ALLIANCE INSURANCE (AAI) Household Extra	AD	266/342	266/342	485/578	645/758	814/1086	425/529	398/518	398/518
CIC INSURANCE Home Cover	DE	236/314	236/314	503/628	582/728	369/496	369/496	435/580	435/580
CIC INSURANCE Prestige Home Cover	AD	333/425 (E)	333/425 (E)	682/853 (E)	739/924 (E)	473/645 (J)	473/645 (J)	567/752 (E)	567/752 (E)
COMMERCIAL UNION ASSURANCE Home	DE	460/577 (F)	460/577 (F)	na	na	603/806 (F)	434/552 (F)	565/708 (F)	628/761 (F)
COMMERCIAL UNION ASSURANCE Sydney and Melbourne Home (B)	DE	na	na	673/808 (H)	810/983 (H)	na	na	na	na
COMMERCIAL UNION ASSURANCE Blue Ribbon	AD	519/642 (F)	519/642 (F)	na	na	697/925 (F)	506/637 (F)	690/842 (F)	718/888 (F)
COMMERCIAL UNION ASSURANCE Sydney & Melbourne Blue Ribbon (B)	AD	na	na	768/927 (H)	957/1166 (H)	na	na	na	na
FAI INSURANCES LIMITED Home Insurance	DE	300/318	300/318	375/473 (E)	495/627 (E)	384/516 (K)	304/407 (K)	313/402 (E)	313/402 (E)
FAI INSURANCES LIMITED Progressive Home Insurance	AD	360/407	360/407	490/620 (E)	670/851 (F)	553/669 (E) (K)	400/528 (E) (K)	448/560 (L)	448/560 (L)
GIO AUSTRALIA Home and Contents	DE	220/266 (G)	220/266 (G)	299/362 (G)	479/588 (G)	na	na	273/331 (D)	273/331 (D)
MERCANTILE MUTUAL PERSONAL INSURANCE Householders	DE	350/401	350/401	472/528	638/733	na	na	na	na
MLC INSURANCE Family Protector	DE	417/494	417/494	669/814	698/844	604/819	374/462	520/657	520/657
NRMA INSURANCE Home Buildings/Contents	DE	268/326 (D)	268/326 (D)	417/500 (D)	623/726 (D)	na	na	na	na
NZI INSURANCE Premiersurance	DE	401/513	401/513	684/883	771/960	na	498/615	514/613	514/613
NZI INSURANCE Supersurance	AD	589/717	589/717	857/1014	947/1139	na	658/833	603/727	603/727
QBE INSURANCE Home Protection (C)	DE	278/358	278/358	464/619	665/879	499/674	367/485	436/582	436/582
QBE INSURANCE Broadform Home Protection (C)	AD	477/607 (E)	477/607 (E)	764/984 (E)	1171/1565 (E)	664/1088 (E)	645/816 (E)	629/743 (E)	629/825 (E)
RAA INSURANCE Home Building and Contents	DE	na	na	na	na	na	na	na	na
RAC (WA) INSURANCE HomeGuard	DE	na	na	na	na	na	na	na	na
RACQ INSURANCE Home and Contents	DE	na	na	na	na	na	na	338/439 (D)	338/439 (D)
RACQ INSURANCE Homeshure	DE	na	na	na	na	na	na	na	na
RACV INSURANCE Fair Deal House and Contents Insurance	DE	na	na	na	na	na	na	na	na
SGIC Household Replacement	DE	na	na	na	na	na	na	na	na
SGIC Domestic Pak	DE	na	na	na	na	na	na	na	na
SGIC Domestic Pak	AD	na	na	na	na	na	na	na	na
SUNCORP INSURANCE AND FINANCE Essential Cover	DE	na	na	na	na	na	na	301/399 (D)	334/446 (D)
SUNCORP INSURANCE AND FINANCE Maximum Cover	AD	na	na	na	na	na	na	301/399	334/446
TGIO Combined Home	DE	na	na	na	na	na	na	na	na
TGIO Home Plus	AD	na	na	na	na	na	na	na	na
TIO Home Insurance	DE	na	na	na	na	436/608 (K)	276/383 (K)	na	na
TIO Home Insurance	AD	na	na	na	na	603/838 (K)	379/525 (K)	na	na
ZURICH AllGuard Personal Silver	DE	261/315	261/315	601/777	601/777	456/582	456/582	439/579	439/579
ZURICH AllGuard Personal Gold	AD	397/455	397/455	810/989	810/989	547/716	547/716	495/647	495/647
ZURICH Coverall	DE	230/321	230/321	389/495	469/601	345/465	278/380	357/469	357/469
ZURICH Coverall Option	AD	314/405	314/405	486/592	566/698	428/548	356/458	440/552	440/552

DE Defined events policy.
AD Accidental loss and damage policy.
na Policy not available in this state.

Some companies offer Accidental Damage (AD) clauses as optional extras to their Defined Events (DE) policies (at extra cost). In cases where policy differences between DE and AD versions are substantial we have listed them separately, with their own premium quotes.

Many insurance companies have a range of options for the excess you must pay on any claim. We asked companies to quote premiums on their nearest excess to \$50. Footnotes advise discrepancies — bear these in mind when comparing premiums.

- (A) We have not reported on premiums for AMP's accidental damage policy as there are required minimum amounts for contents insurance which fall above our insurance scenarios.
(B) Commercial Union has different policies for Sydney and Melbourne from the rest of Australia.

- (C) Excess does not apply to any claim exceeding \$500.
(D) No excess.
(E) \$100 excess.
(F) No excess on valuables.
(G) \$75 excess or nil if Gold Customer.
(H) No excess on specified valuables.
(J) \$75 excess.
(K) Home must be built to NT cyclone code.
(L) \$150 excess.
(M) The cheaper premium is offered in that part of the quoted suburb which is within a Neighbourhood Watch area.
(N) \$200 excess.

SOUTH AUSTRALIA		TASMANIA		VICTORIA		WESTERN AUSTRALIA		Company/policy (in alphabetical order)
Marion	Beverley	Sandy Bay	Bridgewater	Fitzroy	Niddrie	Nedlands	Victoria Park	
617/657	638/576	241/302	267/332	710/940	469/599	380/488	380/488	AMP GENERAL INSURANCE Commonsense Personal (A)
380-416/ 508-555 (D)(M)	380-416/ 508-555 (D) (M)	219/290	219/290 (E)	415-537/ 563-732 (M)	415-420/ 563-574 (M)	437/597	449/619	AUSTRALIAN ALLIANCE INSURANCE (AAI) Householders
360/478 (D)	360/478 (D)	215/280 (D)	215/280 (D)	355/487 (D)	355/487 (D)	354/479 (D)	354/479 (D)	AUSTRALIAN ALLIANCE INSURANCE (AAI) Householders Pensioner
479/639	479/639	252/333	252/333 (E)	618/841	483/660	517/713	517/713	AUSTRALIAN ALLIANCE INSURANCE (AAI) Household Extra
433/571	433/571	299/369	299/369	635/855	526/703	439/594 (E)	484/651 (E)	CIC INSURANCE Home Cover
527/695 (J)	527/695 (J)	390/495 (E)	390/495 (E)	728/967 (E)	612/806 (E)	525/717 (E)	568/773 (E)	CIC INSURANCE Prestige Home Cover
599/759 (F)	599/759 (F)	373/459 (F)	373/459 (F)	na	na	549/691 (F)	549/691 (F)	COMMERCIAL UNION ASSURANCE Home
na	na	na	na	571/737 (H)	571/737 (H)	na	na	COMMERCIAL UNION ASSURANCE Sydney and Melbourne Home (B)
751/946 (F)	751/946 (F)	531/630 (F)	531/630 (F)	na	na	664/844 (F)	664/844 (F)	COMMERCIAL UNION ASSURANCE Blue Ribbon
na	na	na	na	652/843 (D)	652/843 (D)	na	na	COMMERCIAL UNION ASSURANCE Sydney & Melbourne Blue Ribbon (B)
357/471 (E)	357/471 (E)	227/291	341/438	517/677 (E)	446/583 (E)	363/479	447/589 (N)	FAI INSURANCES LIMITED Home Insurance
517/626 (E)	517/626 (E)	290/372	435/557	616/777 (E)	530/669 (E)	520/694	648/863 (N)	FAI INSURANCES LIMITED Progressive Home Insurance
320/384 (E)	320/384 (E)	na	na	541/741	587/653	359/454 (D)	359/454 (D)	GIO AUSTRALIA Home and Contents
na	na	na	na	na	na	na	na	MERCANTILE MUTUAL PERSONAL INSURANCE Householders
571/723	571/723	389/480	389/480	587/738	560/713	519/660	519/660	MLC INSURANCE Family Protector
na	na	na	na	na	na	na	na	NRMA INSURANCE Home Buildings/Contents
590/752	590/752	386/468	386/468	568/695	512/624	631/778	631/778	NZI INSURANCE Premierinsurance
756/934	756/934	487/586	487/586	682/838	612/749	904/1106	904/1106	NZI INSURANCE Supersurance
443/584	512/670	298/394	352/466	629/823	430/569	375/491	469/619	OBE INSURANCE Home Protection
753/973 (E)	893/1173 (E)	491/624 (E)	581/760 (E)	1106/1498 (E)	725/960 (E)	628/822 (E)	788/1049 (E)	OBE INSURANCE Broadform Home Protection (C)
425/594	425/594	na	na	na	na	na	na	RAA INSURANCE Home Building and Contents
na	na	na	na	na	na	417/552 (D)	417/552 (D)	RAC (WA) INSURANCE Homeguard
na	na	na	na	na	na	na	na	RACQ INSURANCE Home and Contents
na	na	270/318 (D)	270/318 (D)	na	na	na	na	RACV INSURANCE Homesure
na	na	na	na	690/941	468/623	na	na	RACV INSURANCE Fair Deal House and Contents Insurance
439/591 (E)	459/616 (E)	na	na	na	na	na	na	SGIC Household Replacement
439/591 (E)	459/616 (E)	na	na	na	na	na	na	SGIC Domestic Pak
575/802 (E)	602/837 (E)	na	na	na	na	na	na	SGIC Domestic Pak
na	na	na	na	na	na	na	na	SUNCORP INSURANCE AND FINANCE Essential Cover
na	na	na	na	na	na	na	na	SUNCORP INSURANCE AND FINANCE Maximum Cover
na	na	157/184 (E)	157/184 (E)	na	na	na	na	TGIO Combined Home
na	na	444/471 (E)	444/471 (E)	na	na	na	na	TGIO Home Plus
na	na	na	na	na	na	na	na	TIO Home Insurance
na	na	na	na	na	na	na	na	TIO Home Insurance
448/585	448/585	259/329	259/329	550/717	550/717	377/488	377/488	ZURICH AllGuard Personal Silver
587/764	587/764	368/464	368/464	697/941	697/941	556/720	556/720	ZURICH AllGuard Personal Gold
419/552	442/582	260/361	260/361	529/715	468/632	378/491	378/491	ZURICH Coverall
518/651	541/681	343/444	343/444	629/815	568/732	481/595	481/595	ZURICH Overall Option



DRIVELINES

CARS AND LEAD POISONING

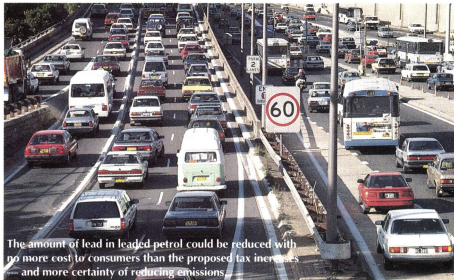
Why we need to be concerned about the levels of lead in petrol.

LEAD EMISSIONS from Australian cars are among the highest in the world, according to a recent study. Another estimates that up to 600 000 Australian children under four years old could have enough lead in their blood to affect their intelligence.

In the August budget, the Government announced a scheme whereby leaded petrol will be taxed at a higher rate than unleaded, starting in February next year. It may have thought this would encourage people to switch to unleaded where they can, but it seems likely it will in fact do little to reduce the amount of lead in the atmosphere, as many people with old cars that run on leaded fuel only probably can't afford to buy newer ones.

An alternative option came from a lead reduction summit in Canberra this year. A number of community groups (including the Consumers' Association) called on Australia's governments to reduce lead levels in petrol to 0.15 grams per litre by the beginning of next year. The response from governments and industry was that levels could probably be reduced to 0.2 g/L by the end of 1995.

Currently the lead in leaded petrol varies from 0.3 g/L (in Victoria) to 0.84 g/L (in the Northern Territory and country areas of NSW and Queensland). In the European Community the limit is 0.15 g/L, in the US and Canada it's 0.026 g/L and Japan does not permit the use of lead in petrol at all. Cars that need leaded petrol only need small amounts of lead, such as the levels in the US and Canada. Reducing the lead in petrol to these levels would require changes to the refining process that would probably add around two to three cents per litre to the cost of leaded petrol. This move would have much the same impact on the consumer's pocket as the tax proposed in the budget but would significantly reduce the amount of lead emissions.



The amount of lead in leaded petrol could be reduced with no more cost to consumers than the proposed tax increases — and more certainty of reducing emissions.

LEAD AND HEALTH

Lead poisoning was recognised as an occupational disease for plumbers and other lead workers during the industrial revolution, but the effects of low levels of lead (where the symptoms of lead poisoning aren't present) were ignored until the 1970s.

Blood lead levels up to 10µg/100 mL may not have an effect on children's intelligence, but levels above this are believed to reduce it by around two IQ points for every increase in concentration of 10µg/100 mL. It's not clear whether this can be reversed by moving to a low-lead environment.

Higher blood lead levels have been shown in some studies to have an effect on the nervous system, metabolism, foetal growth and to a lesser extent on blood pressure.

Estimates of the number of children affected by high lead levels are a bit dodgy because most studies have been performed in areas with lead problems. However, the number of children under four years old with blood lead levels over 10µg/100 mL is believed to be some-

where between 300 000 and 600 000, and of these 12 000 to 38 000 could have blood lead levels over 25µg/100 mL.

WHERE DOES IT COME FROM?

The bulk of lead produced in Australia goes into batteries, but according to the lead industry around 90% of this is recycled. Lead use in paint, plumbing and cans of food has been significantly reduced and is being reduced in petrol as well.

Figures from the US showed a very strong correlation between average blood lead levels and the total amount of lead being used in petrol. In Australia, lead from petrol is estimated to make up 90% of all lead emissions in most areas, although this is no doubt decreasing. It's predicted sales of unleaded petrol will overtake sales of leaded petrol early next year.

For children the main means of absorbing lead is through the mouth, either by placing an object which has been contaminated by lead dust in the mouth, eating contaminated soil or sucking their own fingers after touching a contaminated object. The next most common way is through the lungs. □

WHO CAN USE UNLEADED?

CARS MADE from 1986 on run on unleaded petrol only. If you have a car currently running on leaded petrol you may be able to use unleaded petrol in it without modifications. The following list comes from the Federal Chamber of Automotive Industries. Some of these models can only use unleaded petrol if they get a regular dose of leaded petrol as well or have minor adjustments made — contact the distributor to find out.

Models which can use unleaded petrol

AUDI	
80 Fox	1977 onwards
100SE	1978/1979

BMW	
The following vehicles can use premium unleaded petrol	
2002	Sept 1975–March 1976*
318i	Sept 1982–Sept 1985*
320	4 cylinder Sept 1975–Aug 1977
320	6 cylinder (UK spec.) Sept 1977–Aug 1982*
320i	4 cylinder Oct 1975–March 1978
323i	Jan 1978–Sept 1985*
520i	April 1981–Sept 1985*
528i	Aug 1977–Sept 1985*

*Leaded petrol should be used at every fifth fill.

DAIHATSU	
Charade	G10, G11 Series
Delta Trucks	V60, V67, V68 Series 1978 onwards
Handivan	L60 Series 1982 onwards
Hi-Jet	S60, S65, S70, S75 Series 1978 onwards, S76 Series 1984 onwards
Rocky	F80, F85 Series 1984 onwards

FORD	
Laser/Meteor	June 1984 onwards (except Laser sport and Meteor with high performance engine)
Telstar, TX5	June 1983 onwards
Econovan 1 L	March 1984 onwards
Spectron 1 L	March 1984 onwards
Courier 2 L	June 1983 onwards

HOLDEN	
Astra	LB Series 1.5L
Drover	QB Series 1.3L (manual)
Gemini	TX, TC, TD, TE, TF, TG Series 1.6L
Jackaroo	UBS Series 2L (manual)
Rodeo	KB Series 1.6, 2L (manual)
Shuttle	WFR Series 1.8L (manual)

HONDA — Use leaded petrol every third fill	
Accord, Acty, Civic	1978 onwards
Prelude	1980 onwards

JAGUAR & DAIMLER	
The following vehicles can run on premium unleaded petrol. Adjustment of ignition timing and/or engine modifications should be carried out by Jaguar franchised dealers only.	

XJS HE	V12 (5.3) 1975–1981, V12 HE (5.3) 1981–1989
XJS, Sovereign and Daimler	6 Cylinder (4.2) 1968–1986, V12 (5.3) 1975–1981, V12 HE (5.3) 1981–1989

MAZDA	
323	1983 onwards (except 'SS' series)
323 wagon	1983 onwards
626	1983 onwards
929	1983 onwards (except Egi fuel injection)
929 wagon	1982 onwards (except fuel injection)
B2000	1982 onwards
E1800/E2000	1984 onwards
RX-2, RX-3, RX-4, RX-5	All
RX-7	1979 onwards

MERCEDES-BENZ
The following information applies to Australian-specification vehicles only. Owners of vehicles not imported through Mercedes-Benz Australia would need to check their vehicle with the company.

380 SE Saloon	September 1981 onwards
380 SEL Saloon	
380SEC Coupe	
380SL Roadster	February 1984 onwards
230E Saloon	
230TE Station wagon	
280E (W116 and 126) Saloon	Before August 1982 (W116 from May 1978)
280E (W123) Saloon	
280CE (W123) Coupe	
280 TE (W123) Station Wagon	

Vehicles suitable for unleaded petrol operation provided leaded petrol used for every fifth fill.

380 SE Saloon	Before September 1981
380SEL Saloon	
380SL Roadster	
230E Saloon	Before January 1984
230TE Station wagon	
280SE (W126) Saloon	
280E (W123) Saloon	September 1982 onwards
280CE (W123) Coupe	
280 TE (W123) Station wagon	
250 (W123) Saloon	All

MITSUBISHI (including Chrysler)	
Scorpio	1979–84, GH, GJ, GK, GL, 2.6L
Colt	1979–85, RA, RB, RC, 1.4L, 1.6L
Cordia	1983–84, AA, 1.6L
Lancer	1974–79, LA, LB, LC, 1.2L, 1.4L, 1.6L
Galant	1970–76, AS1, GA, GB, GC, GD, 1.3L, 1.4L, 1.5L, 1.6L
L300 Express	1980–85, SA, SB, SC, SD, 1.6L, 1.8L
L200 Express	1979–85, MA, MB, MC, MD, 1.6L
Pajero	1983–85, 2.6L
Sigma	1977 GG, 1.6L, 1.85L, 2.6L; 1979–84, GE, GH, GJ, GK, 2.6L; 1980 GH, 1.6L; 1982 GJ, 1.6L; 1984 GK, 1.6L

NISSAN (including Datsun)	
Pulsar van	E13
Pulsar sedan	E15
Pulsar hatch	E13, E15
Pulsar ET hatchback EXA	E15 ET
Prairie	E15
Gazelle	CA20E
Skyline	L24E
300C, 300ZX	VG30E
Half tonne ute	A12
Vanette	A15
Urvan	Z20 only
720	L18, Z22
Patrol	L28 only
Castbar	Z20, Z22
Bluebird	1983 L20B (no EA1) series 1
200B	L20B
280C, 280ZX	L28 E
Stanza	L16
20Y	A12
Sunny	A12
Sunny van	A14, C20, A12

PORSCHE

For all these models, Porsche recommends using one tankful of leaded petrol after every three tankfuls of premium unleaded petrol. The minimum fuel octane requirement specified in the pertinent owner's manual is always the decisive point as to whether or not unleaded petrol (91-93 RON) can be used.

911T, 911E	1972–73
911S, 911	1972–77
911 Carrera 2.7	1972–75
911 Carrera 3.0	1976–77
911 SC 3.0	1978–79
928	1978–79

ROVER

3500 SDI	All
Quint	All
Land Rover	8.13:1 Compression ratio engines only
Range Rover	8.13:1 Compression ratio engines only

SUBARU

1800 Sedan & S. wagon	(EA81) 1980–84, including MV Brumby—1985
Sherpa 700	(EK42) 1982–85
1800 "L" Series	(EA82) with carburettor 1985
1800	(EA82) XT turbine, turbo, fuel injected—1985*

*Use premium unleaded petrol.

SUZUKI

Carry	ST90 Series 1980 onwards
Hatch	540 cc and 800 cc
Sierra	1.0 L, 1.3 L
Swift	1.0 L

TOYOTA

Celica (21R-C engine)	1981–1983, RA 60
Corolla (3K-C eng)	1974–1978, KE 30, KE 35, KE 36
Corolla Liftback (3K-C eng)	1977–1978, KE 50
Corolla (4K-C eng)	1978–1980, KE 55, KE 58; 1981–1984, KE 70
Corolla (2A-C eng)	1985 Refer owner's manual for details
Corolla (4A-C eng)	
T18 Liftback (3T-C eng)	1979–1983, TE 72
Corona 2 Litre (21R-C eng)	1981–1983, RT 132, RT 133
Corona MK-2 (4M eng)	1976–1977, MX 13, MX23
Cressida (4M eng)	1977–1980, MX 32, MX 36
Cressida (5M-E eng*)	1980–1983, MX 62
Crown (4M eng)	1977–1980, MS 83, MS 85
Crown (5M-E eng*)	1980–1983, MS 111, MS 112
*Up to engine no. 5M-3429547	
Hiace (3Y eng)	YH 51/51/71, June 1984 onwards
Liteace (4K, 4K-C eng)	KM20
Coaster Bus (22R eng)	RB20, 1982 onwards
Hilux (3Y eng)	YN57/60/85 series, October 1984 onwards
Hilux (1Y, 1Y-C eng)	YN55 series
Tarago (3Y eng) 2 litre	YR21
Land Cruiser	FJ62/70/73/75, 1985 onwards
Land Cruiser New Model (22R eng)	RJ70, 1985 onwards
Dyna	YU60
Landcruiser (2F Engine)	FJ40/60 manufactured specifically for sale in: NSW after 1977; other states after 1979

TRIUMPH

Star	July 1976 onwards
Tr7	All

VOLKSWAGEN

Golf	1977 onwards
Kombi	CV engine, 1978–79
Microbus	CV engine, 1982–83
Transporter	DH watercooled
Passat	1977 onwards

LIVING IN THE COMFORT ZONE

A home which makes the most of nature's energy sources spends more time in the 'comfort zone' — that range of temperatures where people feel most comfortable and function best. Making your house more energy-efficient also means saving fuel as a nation and reducing your energy bills: three excellent reasons to improve the energy efficiency of your home.



THE PRINCIPLES OF energy-efficient housing are pretty straightforward: the right amount of mass to soak up daytime sun and radiate it at night; north-facing windows to let the sun in, with correct shading to prevent overheating in summer; and insulation to keep the heat out in the summer and retain it in the winter.

These principles can be applied to almost any area in Australia; what changes is the degree of shading or insulating required. The ideal time to think about energy efficiency is at the drawing board, well before the first brick is laid. But all is not lost if it's too late for that — you can still improve your lot when renovating or extending.

When architects talk about mass they mean solid construction materials such as concrete and brick which are part of the building 'envelope' — the shell of a house. Mass helps retain warmth in the winter and provide coolness in the summer because it is slow to heat and slow to cool, so it stabilises temperature swings. It's a key factor in how your house responds to heat. Terrace houses tend to have a lot of mass because of their cavity brick walls; they also tend to let in little sunlight. The combined effect is they are notoriously difficult to heat in winter. Concrete slab floors provide mass for new houses. Lightweight con-

structions have negligible mass and will change temperature with the weather.

When renovating, consider introducing more mass if your house has very little. You could build internal brick walls, or add a concrete and tiled floor, for instance. When extending, consider construction materials with mass. By extending downwards — into the ground or at least towards it — you also take advantage of ground mass (think of the cool underground homes in Coober Pedy and White Cliffs). The coolest spot in the old Queenslander houses is under the house because it's in contact with the ground as well as being shaded.

Ideally windows and main living areas should face north in the southern hemisphere because sunlight on this side is easiest to control. The 'ideal' home is elongated, with a long windowed wall facing north. The path of the winter sun is lower in the sky and can penetrate further into a house through these windows. Summer sun, which is often too hot, can be shaded by awnings, extended eaves or deciduous trees outside the window. Once you know where north is you can consider better use of that area: enlarging windows, building decks, ensuring correct summer shading.

An extension is the ideal time to consider whether you can make better use of the sun. If you have no effective north-facing side already, an addition that creates an L-shape with a large area facing

north fits the bill; adding north-facing windows also helps. Another option is opening out a north-facing wall and adding French doors and a patio area shaded by a pergola in summer.

It's also important to consider where your most-used rooms are. A common error when renovating is to refit the bathroom and kitchen without considering moving them to the middle of the house. Older houses tended to be built with these service rooms at the back, but by bringing them further inside, you can make more use of the sun and the outlook of a garden.

Knocking down internal walls might open up a cramped interior, but it can introduce heating problems in the winter. Careful planning beforehand could allow for partitioning in the winter to reduce the heating load.

If you're repainting the exterior, remember the colour you choose affects how the house will stand up to heat. Dark colours absorb heat while pale ones reflect it.

The art of compromise

If you bought a Federation-style home because of its character, the last thing you want is to renovate it entirely down the energy-efficiency track without concern for the very features you bought the house for. Each house needs handling with care — just blindly following the principles of energy efficiency can lead to

HOW DOES YOUR HOME RATE?

YOU'RE PROBABLY used to looking at appliances such as fridges for their energy rating. But did you know houses can be rated too?

In the last couple of decades several schemes have been developed to aid comparison of homes on the basis of energy efficiency and to focus on energy efficiency in the design of new homes.

A national rating scheme (NathERS) is being developed by ANZMEC (Australian and New Zealand Minerals and Energy Council) with the aim that individual states will promote and use it from mid 1994. The scheme is funded by the Commonwealth and state governments and will set a standard for both Australia and New Zealand. It should also be able to run alongside some existing rating schemes.

These include DTAP (Domestic Thermal Analysis Program), which was initially developed for Concord council in NSW by architects Gareth Cole & Associates and Holger Willrath. It's now used by 70 councils across Australia, 12 of which have their own climatized version. DTAP involves a computer program which allows input of data such as climate, construction materials, window size and orientation for any single-storey house. Points are given for energy efficiency, with 25 as poor and 60 good. "If you get a low score it doesn't mean slap on the wrist, naughty boy, it means there's lots of room for improvement," says Gareth

Cole. DTAP will also tot up the cost of building to particular specifications, so in designing a new home an eye can be kept on price. The project's in its early days according to Cole: "Now it's a billycart, we want it to be a Ferrari." Such an evolution could involve allowing analysis for two-storey houses and more features such as roof ventilators.

Houses assessed under NSW's Five Star Design Rating either 'pass' or 'fail' according to the key elements of glass (living rooms with windows facing north), mass (heavy construction materials such as concrete floor slabs) and insulation (in the ceilings and walls). A completed house or just a planned one can be assessed.

Energy Victoria has rated about 90 homes since it launched a pilot rating scheme in Geelong late last year. It is evaluating the data collected and modifying the scheme before deciding where to go next. So far they've found most older houses in need of weatherstripping and generally sealing up draughts.

The national scheme will be a zero to five-star rating. "A tent would score zero, four stars would probably be a standard to aim for," says John Ballinger, head of the school of architecture at the University of NSW. State governments could require every new house or every extended house be assessed for energy efficiency and this information be passed on to potential buyers in the same way as council rate notices. Alternatively, a standard could be set which all new houses would have to meet.

other problems. Putting a concrete slab in a terrace house can drive damp up the walls if there's no dampcourse, for instance. And although closing off a stairwell is a good energy-efficiency principle, it is not usually appropriate in terrace houses as it spoils the layout of the interior room. Some architects wince at the thought of sealing original air vents in Victorian houses by spreading filler over them. Others shrink at the idea of using a fireplace — an undoubtedly inefficient way of heating.

If you must have your flames and crackle (and who doesn't enjoy an open fire?) think of improving its efficiency by fitting inserts which will prevent most of the heat rising up the chimney with the smoke. Solid-fuel stoves are more efficient and can also be fitted with ducts so that even other rooms can benefit.

As you'll read in *Getting the best from your home* overleaf, sealing up draughts is a priority, and is especially appropriate for old houses. However, some ventilation is vital for good health — both for you and your home. As CHOICE reported in January (*Home sick*), sealing up your house to improve

its energy efficiency appears to conflict with the principles of ventilation; it's a matter of debate. The energy experts we spoke to for this article believe Australian construction methods allow enough natural ventilation so that air quality is not an issue, while experts in other fields recommend keeping a window open and investing in a thick jumper as winter approaches.

So what should you do? We recommend a good dose of common sense. Ventilate your home as much as you can without losing heat. Assuming winter is the most likely time you'll want to seal it up, take the opportunity to open the windows on a sunny winter day and close them as it cools in the late afternoon. Then in the evening when it's cold outside you can stay cosy by turning the heater on, closing the curtains — and taking advantage of your draughtless house.

Some areas such as the bathroom, kitchen and laundry need more ventilation than living areas to allow steam and other vapours to escape. Ideally they should be sealed off from other parts of the house.

Problems solved ...

Although each house must be considered individually, some of the more common problem scenarios are outlined below:

■ **Problem:** Terrace house with converted attic room which is too hot in the summer.

Reason: Unshaded east or west-facing windows allow too much heat in, which rises and is trapped by insulation in the roof. (The sun is at a low, penetrating angle from these directions.)

Solution: Keep the heat from entering the building 'envelope' by whatever means. Putting up awnings outside the window or planting suitable trees or climbing plants could do the trick.

Similarly, flats are often too hot in summer because they tend to be small and heat up easily. The solution is to do as much as possible to prevent sun coming in in the first place.

Conservatories can also be a trap for the unwary, as an architect warns: "People see them in English magazines and build one without considering the Australian climate. So they end up with something which is too hot in summer."

LET THE SUN SHINE IN

ROB ASSER recently bought a Victorian terrace house in inner-city Sydney. He's planning some weekend renovations and a new dining room in an extension out the back. We asked Deborah Cassell, an architect from SOLARCH, the National Solar Architecture research unit based at the University of NSW,

to cast an expert eye over the house with a view to improving its energy efficiency.

The house is semi-detached, with its exterior unattached wall facing north. Little sun gets in because of where the windows are placed, but with its brick cavity walls it has plenty of mass — so it's cool in summer, but dark and cold in winter. Sharing one wall with its neighbour also gives it improved insulation. Like many older houses, its service rooms are at the back — in this case, as the house is on a slight slope, with the bathroom below street level.

Happily, the planned extension will make the most of northern sun in the winter. "It's the only prospect of getting sun in the morning," said Deborah. "You'd have to make sure you have enough window area to get the sun in, although in summer you'd need to be careful of shading."

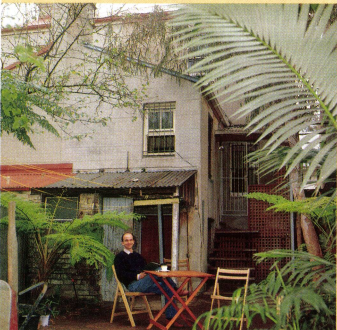
The middle room on the ground floor has an open stairwell leading off it to the bedrooms upstairs, and a small window on the east side. "It's very dark and the only window has a deep awning outside which cuts out the light even more. Taking off the awning would bring in more light — French doors would be even better."

This room has a gas heater sitting in front of an open fireplace, so a lot of the heat goes straight up the chimney. A metal panel which slid across the flue would reduce heat loss.

Closing the two upstairs bedroom doors would also cut down heat waste, as would roof insulation.

Like any householders, Rob's energy bills would fall if he systematically went through the house sealing draughts and placing heavy curtains on the windows.

Depending on his budget he could rework the interior of the house, bringing the bathroom and kitchen further inside and maybe building a deck out the back from the middle room to enjoy the garden more — and let the sun shine in.



A planned extension will help make the most of the north-facing side of the house, but as in most older homes there are plenty of small ways to save energy too.

■ **Problem:** Open-plan living area which is cold in winter.

Reason: Buckingham Palace syndrome: the area's too large to heat.

Solution: You need to consider partitioning off smaller segments of space in some way — fitting doors or long heavy curtains.

■ **Problem:** House was too hot in summer; added roof ventilators, now too cold in winter.

Reason: Roof ventilators increase heat loss too much.

Solution: Remove the ventilators and ensure air flow in other ways, for instance by leaving a gap along the edge of sarking under the roof for moisture to escape. Alternatively, buy a 'clever' ventilator — either one with a thermostat which will switch on only when the roof's too hot, or one which you can close manually when it's cold.

■ **Problem:** House was too dark so added skylights, now too cold in winter.

Reason: Although skylights can solve the problem of inadequate light they can create more problems from an energy-efficiency point of view. They can lose heat in winter because of heat rising and through draughts in the fitting; they are also difficult to shade in the summer.

Solution: Skylights come in many forms so if you're thinking of buying one, consider your options. You can get double-glazed ones, and well ventilated ones especially suitable for bathrooms and kitchens. Some skylights that are used where the ceiling is flush with the roof

WHERE TO GO FOR ADVICE

STATE ENERGY AUTHORITIES can give you advice about setting up your home for minimum energy use and maximum comfort. Most have brochures and information sheets on subjects such as insulation, condensation and any energy rating schemes for houses operating in the state (see *How does your home rate?* on page 33 for more information).

■ **ACT and NSW:** Energy Information Centre: (02) 251 2422.

Also see *Building for comfort* on page 4.

■ **NT:** Power and Water Authority: (089) 82 7387 or Department of Mines and Energy: (089) 89 5440.

■ **Queensland:** Energy Information Centre: (07) 234 9807.

■ **SA:** Energy Information Centre: (08) 232 2300.

■ **Tasmania:** Customer Advisory Centre, Hydro-electric Commission: (002) 30 5800.

■ **Victoria:** Energy Information Centre: (03) 650 1195 or

Victorian country callers (008) 13 6322.

■ **WA:** SECWA Energy Information Centre: (09) 326 4911.

like 'windows in the ceiling' come with a roll-down awning for shade, and some can be opened for increased ventilation.

A keen handyperson could adapt a regular skylight by fitting an insulated panel/lid to be closed at night over the hole in the ceiling made by a skylight.

Skytubes — sealed tubes with light-reflecting material inside — let in twice the amount of light a light bulb gives and because they are sealed, there's no problem with heat loss.

Saving money

Heating and cooling account for a third of the typical home's energy bills. If you've adapted your house for best use of the sun, you should be able to save money as well as energy. Quite how

much you save on heating and cooling depends on how you used it in the first place. If you're a household which doesn't mind piling on the jumpers in winter, you'll obviously save less than one which insists on short-sleeved T-shirts whatever the season.

As for payback periods, it depends on what you've spent as well as your energy use pattern. You might decide all you can afford is some draught sealants, or maybe you live in the highlands or mountains and have decided to install double-glazing in your windows. At the furthest extreme a house perfectly matched to energy-efficient principles can save up to 90% of the combined heating and cooling bills, according to the Energy Information Centre of NSW.

LET THE COOL BREEZE IN

THE GREEN CAN — so called because it's the same colour as the beer can the Darwin locals go for at the end of a hard day — is a house designed to be as cool to live in as the beer inside the popular can.

It was designed by Darwin architects, Troppo, for a Low Cost House Competition in 1981 to meet the requirements of the competition: building cost of \$34 000 or less and the demands of a hot humid climate.

The problems in the Top End are very different from the ones in the rest of Australia, described in the rest of the article. Here, where the thermometer doesn't stray far from 33°C all day, all year round, the concerns are to keep the air moving and keep the sun out by: promoting cooling breezes; ventilating by convection; reducing radiation of heat; and sheltering walls and openings.

The Green Can is orientated so that both wet season and dry season breezes pass easily through the house. Its steep roof draws up rising heat, so producing more cooling draughts.

Its lightweight construction means the whole house will respond to the occasional welcome drop in temperature. The internal verandah walls are made of lattices. Generous eaves protect against both sun and rain.



The Top End makes different demands in terms of an energy-efficient house — the 'Green Can' in Darwin is an example.

GETTING THE BEST FROM YOUR HOME

Even if you haven't got a renovating budget, follow some of these simple, low-tech tips for improving the energy efficiency of your home.

Getting to know your home

Before you set about improving your living conditions, check a few facts about your home:

- Which way is north? North-facing rooms and windows are the key to understanding the influence of the sun on your home. Northern exposure is good as it's easiest to control. True north is ideal, but parts of the house within 30° east and west of true north are also considered north-facing. Is anything obstructing the north-facing windows?
- Are the ceilings and walls insulated?
- How is the house constructed? The materials used in your home will affect its mass (see page 33) — and therefore its ability to retain heat. Walls and flooring are the key factors.

The best use of rooms

How do you use your rooms? Where do you spend most time in the day? The ones which face north? If you're renovating you could change the layout if necessary so that you do. And if your bedrooms are north-facing and you rarely use them in the day, could they be changed round and used as living rooms instead?

When heating a room you should also try to seal it off by doors or heavy curtains to reduce the volume you're trying to heat. If an open stairwell leads off your living room, shut the doors to upstairs rooms unless you want them heated too.

No more draughts

Draughts aren't just annoying blasts of cold air which stop you feeling comfortable. They are significant sources of heat loss. They can be sealed by weatherstripping or caulking agents (fillers best used for cracks). The main points are:

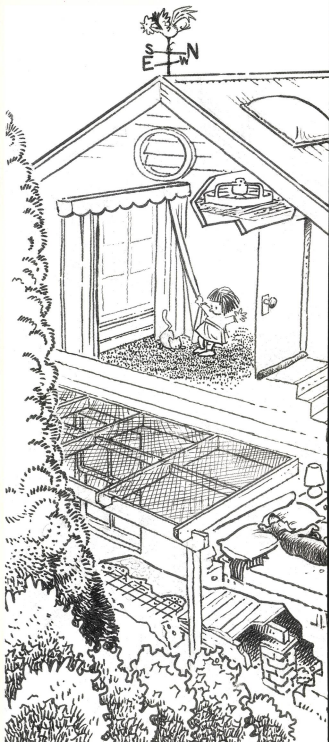
- Treat the gaps around windows with adhesive seals such as foam, soft rubber or woven pile.
- Door draughts can be reduced with old-fashioned 'snakes' at the bottom of the door or various kinds of weatherstripping. Other more permanent options include roller door seals, brush strip seals and automatic weather seals.
- Unused fireplaces can be sealed with a 'damper' at the throat of the chimney or with a close-fitting panel at the front of the fireplace.
- Exhaust fans can be fitted with hinged lids which are blown open when the fan is switched on.
- Be meticulous about draughts: other sources include vented downlights, cracks in construction and holes where gas pipes have been cut, which can all be filled with caulking compounds or similar.

Making windows work for you

Windows let in the sweltering summer sun as well as the warming winter sun. They let heat escape too when you've got the heater on in winter. About 35% of summer heat gain and 20% of winter heat loss is through windows.

Using windows is a matter of common sense; the basic principles are:

- Shade the summer sun. This is best done from outside, before the heat gets into the house itself. Awnings, pergolas and vegetation all help.
- Let in the winter sun. As the winter sun is lower, if you add summer shades their angle should still allow the winter sun in.



■ Don't let heat escape from the windows in winter. Heavy curtains designed to form a container around the window cut down heat loss dramatically. Blinds reduce what's called low-heat radiation so you don't feel the cold from the window as much, but they don't cut down heat loss.

■ In winter, open windows when it's warm outside to ventilate your home, close them when it's cold outside. This improves the air quality and reduces humidity in your home. In summer you can also create breeze paths between windows by opening a windward one a little and one away from the wind a lot.

■ In hot and dry conditions, close up the windows to reduce air movement, and shade them well.

Curtains as containers

If curtains are to insulate, they need to seal off the window and act as a container. If the window's not sealed off hot air can still escape around the curtain and out of the window. The ideal curtain should:

- Have a boxed pelmet at the top to prevent air escaping.
- Be long enough to drag slightly on the floor.
- Have a baggy hem, with weights for good hanging sewn in 10 cm or so above it.
- Touch the walls on the side, improving the seal. A curtain rail which is slightly curved at the ends will allow this.
- Be heavy and made of two or three layers rather than one thick layer — this will make it a better insulator.

If you don't like pelmets, any heavy curtain is a compromise and even blinds are better than nothing.

Insulation: keeping warmth where you want it

Used correctly, insulation helps keep your home cool in the summer and warm in the winter. It can reduce winter heating bills by up to 30%. It must be of the right level for your climate — just as in winter you'd need a thicker jumper in the Snowy Mountains than on Bondi Beach. Insulation is one part of your defence against the elements — not a solution on its own. For instance, it will make the house feel like an oven in the summer if you let in too much sun. In the winter, the effects of insulation can be cancelled out by not putting curtains in windows, and reduced by not sealing draughts.

Your local energy authority can advise you what 'R' level of insulation you need in your walls and roof — the higher the R level, the greater the insulation. For instance, Sydney requires an R value of 2 to 2.5 for roof insulation, whereas chillier Canberra needs 3.5. Types available for installation post-construction include batts, reflective foils and loose-fill.

Heat loss through floors can be reduced by laying carpets or even just rugs.

Green friends

Careful planting of shrubs, trees and even smaller plants can provide shade and moisture.

■ "Great oaks from little acorns grow". Consider the final height of any vegetation and the impact it will have on the sun your house receives.

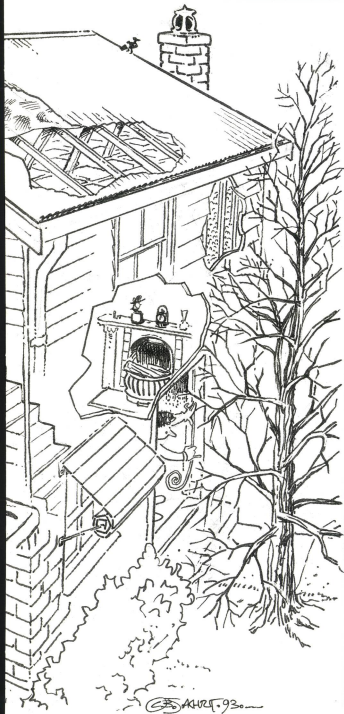
■ Leafy deciduous trees planted on the north side offer shade in the summer and, once they've shed their leaves, they allow the winter sun in.

■ If you plant evergreens on the north side of a house, make sure they're far enough away not to stop the winter sun getting in.

■ On larger sites, planting groups of trees can help deflect cold winds away from the house or direct cool summer breezes to it.

■ In a warm humid climate, remove dense growth close to the house, as it can impede air flow.

■ Tall, cylindrical trees can shelter a house from low-angle sun on the east and west.



INSURANCE COMPLAINTS SCHEMES

Sometimes an insurer's decision may seem unfair, inexplicable or even downright wrong. One of your options is to make use of the industry-funded complaints schemes which are available — but how do they work?

What are their shortcomings? And what, if anything, needs to be changed?

IT CAN be far too expensive to go to court over an insurance claim, but even a seemingly simple claim may be knocked back by an insurance company for reasons you find hard to understand. Our report in August's *Consumer-in-Law* looked at your options when dealing with the insurance industry. This article looks in more detail at the industry complaints schemes you can turn to.

There are two separate insurance complaints schemes. One is for problems with life insurance policies, run by the Life Insurance Federation of Australia (LIFA). The other scheme deals with general insurance (which includes car, house, travel, income protection insurance and so on, though not health insurance) and is run by the Insurance Council of Australia (ICA). The Consumers' Association is currently promoting the development of an independent ombudsman scheme for the health insurance industry.

LIFA and ICA were established to promote the interests of the insurance industry, so there is a separate Insurance Industry Complaints Council to oversee the complaints schemes.

How the schemes work

A complaint should first be addressed to the insurance company, but if it can't be resolved that way the insured can turn to the ICA or LIFA enquiries and complaints departments, depending on which type of insurance is involved — see right for how to contact each of the organisations. These departments will try to help you with your complaint, and may ask you to send copies of supporting documents and so on. They will also talk to the insurer and attempt to conciliate the dispute — to come to an agreement about the claim which satisfies both you and the insurance company involved.

If the dispute can't be settled this way you can have the complaint referred 'up the line' to a review scheme. If this happens a panel of three people (an independent chair plus consumer and industry representatives) will look at the merits of the claim and the supporting evidence and come to a decision. This process is paid for by the insurance company. Life insurance complaints go to the Life Insurance Complaints Board formally the Complaints Review Committee (CRC) and general insurance complaints to the Claims Review Panel (CRP).

Not all claims can be investigated by the panels: for example, claims where the insurer gives evidence of fraud. There are also monetary ceilings on amounts the schemes can award — \$100 000 for the general insurance scheme (with the ability to recommend higher payments up to \$250 000) and the life insurance scheme up to \$250 000. There are also restrictions on dealing with claims by 'third parties' (such as if you're in dispute with someone else's insurer, as might happen, say, in the case of a car accident), and for the LIFA scheme on complaints which require medical interpretation.

If, after the claim has been reviewed, you are still unhappy with the outcome, you haven't given up your right to go to court. However, taking court action first will mean your case can't go before either of the review panels.

Scheme membership

Although ICA and LIFA can help with complaints against non-member companies, the review schemes are limited to handling complaints against participating companies. Membership of ICA and of LIFA is voluntary, but includes most of the large insurers, the major exceptions

being the RACQ and the state insurance companies (Victoria's merged GIO and SIO, WA's SGIO, the NT's TIO, Tasmania's TGIO, and SA's SGIC); but Queensland's Suncorp is a member of ICA. GIO/SIO has a complaints procedure for Victoria (currently called the SIO Consumer Appeals Centre) which can offer advice on insurance even if it doesn't involve GIO/SIO — for more information ring 649 1031 in Melbourne or 008 133 839 elsewhere in Victoria.

How are the schemes working?

When the two schemes were established, the Insurance Industry Complaints Council was required to carry out a review following release of their first annual reports, which were published in September 1992. The report of this review has now been released — nearly two years after the schemes started operation.

The Council employed a consultant to undertake the review — Philippa Smith, now Commonwealth Ombudsman. The report is thorough and contains some 207 recommendations for changes.

Problems with the LIFA scheme have been:

- The lack of perceived or actual independence from the industry.
 - Concerns about advice given.
 - Concerns about some of the decisions made.
 - Failure to resolve complaints about misleading statements by agents.
 - The length of time the process is taking — in the year and a half since the scheme's inception the report found only 66 of the 122 complaints referred to the Committee had been finalised.
- The review also recommended the decisions of the LIFA scheme be published (as is already done with the ICA scheme) which is now happening.

SOME OUTCOMES

BELOW ARE four claims which were rejected at the outset by insurers, but were then taken to an insurance complaints scheme by the policyholder.

These cases were all dealt with by the Claims Review Panel, set up to deal with general insurance problems (car, house, loan, etc.). The Life Insurance Claims Review Committee didn't publish its decisions until recently, which is why there aren't any life insurance problems shown — not publishing the decisions is just one of our criticisms of the scheme.

Note: each case is decided on its individual merits and the Panel points out no precedent is set by a particular decision.

Erosion excluded?

A home owner claimed for damage to one wall of his home. He said the severe cracking of sections of the wall was due to soil erosion caused by water escaping from a broken drain on his neighbour's property, and he submitted a report from a consulting engineer which supported his case. The insurer rejected his claim because the policy excluded "erosion, subsidence, landslide, mudslide, shrinkage or any earth movement". It argued that damage arising from erosion was excluded regardless of the cause of the erosion.



The Panel's verdict: It accepted the claim on the grounds that the exclusion relating to erosion "cannot override the proximate cause of the damage resulting from the water discharged from the neighbour's broken water pipe". And so, because the policy covered burst pipes, the damage resulting from burst pipes was covered too.

Left unattended

A traveller about to board a plane at Auckland airport discovered she'd left her wallet behind in the course of making a last-minute phone call. Airport security was unable to locate the wallet, and she had to board her flight empty-handed. She claimed for the wallet and contents — \$450 plus \$12 for a replacement driver's licence — under her travel insurance policy, which included cover for accidental loss. However, the insurer rejected the claim on the basis that the policy excluded "loss or theft of personal belongings left unattended in any public place".



The Panel's verdict: It found in favour of the traveller, saying that for the insurer's argument to hold, there would have to be a conscious decision to leave the wallet in a public place, intend-

ing to return later to collect it. They felt the hard-line interpretation of the insurers would render the accidental loss cover of the policy worthless.

Impact by an animal?

A determined possum gained entry to a home, causing minor damage to the curtains but, more seriously, indelibly staining the carpet. The home owner claimed for the cost of repair to, or replacement of, the carpet on the basis of a clause in his contents insurance policy which covered loss or damage due to "impact" from various causes, including vehicles, trees and animals. The home owner argued that "impact" could be taken to mean "effect" as well as "collision". The insurer denied the claim, arguing that the damage was not caused by impact in the normal meaning of the word.



The Panel's verdict: It rejected the home owner's claim for the damage to the carpet, because all the other hazards in the relevant clause of the policy clearly implied collision. However, the damage caused by the possum to the curtains was judged due to impact in the intended use of the word, and the insurer was required to meet the cost of that part of the claim.

Tempting fate

It was the normal practice of the car owner to park her car in a side street near her home in the evenings. One morning she found a window broken and a number of items stolen from the car — including two jackets, a suit, an Omega watch and reading glasses. She submitted a claim for the loss under the temporary removal clause of her home contents policy. The insurer denied the claim on the basis that the car owner had failed to "do everything [you] can to avoid injury, loss or damage", as specified in her policy. There was also some dispute between the car owner and the company about whether the watch and glasses had been in the glove compartment or left visible in the car.



The Panel's verdict: It rejected the car owner's claim, saying that irrespective of whether the smaller items were locked away, the display of fairly expensive clothing in full view in a parked car seemed to be tempting fate and inconsistent with the requirement to do everything possible to avoid loss. Once the car was broken into, they felt it reasonable to expect the thief to investigate the contents of the glove box, locked or not.

Although we would like to see the ICA scheme widened in scope to deal with a larger range of problems — such as those concerning third parties — we consider this scheme to be serving consumers better than the LIFA one, and think they have taken a more positive attitude towards consumers and their rights.

Some changes have already been announced as a result of the review. For example, one of the outcomes is that complaints handling and conciliation will be distanced from the industry asso-

ciations — but it still won't be as independent as we'd like. It's part of our brief at the Consumers' Association to comment on these changes as they are proposed.

Our verdict: Both these schemes are worth turning to if you can't resolve your complaint or dispute with the insurance company through the industry associations. Both have their limitations — LIFA's scheme in particular — but you've nothing to lose by trying them. □

CONTACT NUMBERS

The Insurance Council of Australia has offices in each state and territory; addresses can be found in the phone book, or ring the head office in Victoria on 008 034 496 or 629 4109 in Melbourne. To contact the Life Insurance Complaints Board ring 008 335 405 or 629 7050 in Melbourne.

VACUUM CLEANERS

Choose carefully when you're paying around \$300 for a vacuum cleaner — you can get quite differing performance for the same price.

UPRIGHT vacuum cleaners have been noted as good performers ever since we began testing — this report is no exception.

But this time our test of middle-priced cleaners (which included five up-rights) proved not every upright cleaner performs better than its barrel counterparts. While the two top-ranking performers were uprights, the other three uprights scored badly for dust pick-up — yet there was only \$40 difference between some of the significantly better machines and the worst.

WHAT YOU PAY FOR

As with previous tests we ranked the cleaners we bought according to how well they picked up dirt and how easy they were to use.

The cleaners we bought this time cost

around \$300. Some manufacturers have since lowered their prices, which means there are now more machines available in this price range than we tested. We reported on vacuum cleaners in the \$400–\$800 price range in August 1991 and found very similar dust pick-up scores — between 20% and 30% — for barrel cleaners in both tests. The more expensive uprights performed a bit better than the ones in this test, but price seems to make the most difference in the ease of use area, with most of the cleaners in the 1991 test scoring around 10% higher than those in this test.

EASY TO USE?

A good vacuum cleaner should be easy to assemble, disassemble and store. It should move over any type of surface without scraping or sticking, and it's convenient to be able to clip the various accessories, such as the crevice nozzle and dusting brush, onto the machine for immediate access. Only three of the five uprights we looked at this time enable you to carry the cleaning accessories with the machine while you work (see table).

Ideally the on/off switch should be located where it's easy to find. Foot switches in particular should be large, durable, well marked and easy to press with hand or foot.

Cloth dustbags might be better for the environment, but they can be very messy to empty and clean, and if you're sensitive to dust you'll have to get someone else to empty the bag, or opt for disposables. On the other hand, disposables can be fiddly to put in. Try before you buy.

HIGHER WATTAGE DOESN'T MEAN STRONGER SUCTION

A number of manufacturers mentioned a 'wattage war' to us. Some brands are taking advantage of an apparent consumer belief that higher wattage means greater suction. Don't be fooled.

Cleaners with more powerful motors don't necessarily suck up more dust than cleaners with smaller motors. They may give a better performance than a smaller model of the same brand but design factors — such as the type of head supplied, and whether the cleaner has a long or

PROFILES

Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1993. Anything lower is a bargain.



HOOVER DUET U2740

Target price: \$299

Good points

- Good dust removal.
- All tools stack very neatly on the machine.
- Adjustments for different carpet height.
- Disposable bags are reusable.
- Good instructions.

Bad points

- Heavier to manoeuvre than the Turbolite.
- Hinged door makes accessing dustbags easy, but it doesn't always close first time. Additionally, it sometimes looks closed but isn't and can swing open when you least expect it. An annoying feature in an otherwise pleasing machine.



HOOVER TURBOLITE U4593-006

Target price: \$279

Good points

- Best at dust removal.
- So light it almost moves by itself.
- Adjustments for carpet height.
- Good instructions.

Bad points

- No provision for carrying accessories — which are available only as an optional extra.
- The carrying handle for use on stairs is too low to use without stooping.
- The zipped cover restricts access to the dustbag and makes changing it a somewhat clumsy and dusty operation.
- Small on/off switch on the side of the machine not easy to find.



It's handy to be able to store brushes and nozzles on the cleaner so they're there when you want them (Hoover Duet, left, and the Miele S247i).

short hose — play a more important part in the overall effectiveness of a vacuum cleaner than the size of its motor.

A good example of this is the top-performing HOOVER Turbolite upright, which had a stated power of 460 W but picked up 35% more dirt than the MIELE S247i, which claimed a much higher wattage of 1100 W.

UPRIGHTS vs BARREL CLEANERS

While the more expensive uprights are generally good performers they can be awkward to use in corners.

One 'convenience' feature missing in most uprights in this price range is a retractable cord, which all the barrels had. The HITACHI upright was the exception in that it had a retraction mechanism — but it was weak and tedious to operate.

Uprights are generally not as convenient as barrel cleaners for vacuuming stairs. A barrel can sit on the stair while you vacuum, but an upright needs to be carried

— usually it has a special carry handle for this purpose, but whether it will be easy to use this way will depend very much on where the handle is located in relation to the centre of gravity. Check to see how easy it is to carry before you buy.

Certainly, one advantage barrel cleaners have over uprights is that their wands can be used to dust difficult-to-access places such as pelmets, ceiling cornices, and shelves. The hoses of the uprights are not long enough to do this.

NOT ALL UPRIGHTS ARE THE SAME

The two HOOVER uprights picked up much more dirt than any of the other machines. By comparison, the others performed pretty poorly.

In our previous tests all the uprights have picked up twice and even three times as much dirt as the barrel types. But this time three uprights achieved dirt removal scores as poor as those of the barrel cleaners. On inspection we saw the flowpath of the air inside the upright cleaners with

good dirt removal differs from that of the uprights with poorer performance. The two HOOVERS sucked the dirt out of the carpet directly into the fan, and from there into the bag. In the case of the three uprights with lower performance scores the dirt is sucked directly into the bag by a fan on the other side of the bag. It seems the fan-before-bag configuration is better because the machine can blow air and dirt into a partly filled bag more easily than it can suck air through one. However, watch you don't vacuum up cords dangling from blinds or string, which have been known to wrap around the fan and jam it.

Keep this design difference in mind if you're ever considering buying an upright we haven't tested. You probably won't be able to tell by looking at the cleaner where the fan is positioned, so you'll need to ask for some kind of technical evidence, such as a cutaway diagram.

Vacuuming performance can also be affected by the amount of dirt in the bag, and in some cases by dust blocking the pores in the bag; this impedes air flow and reduces the suction. So, change or empty the bag often.

OBSERVATIONS AND PROBLEMS

- The VOLTA upright has a weak release button to open the front of the machine to access the dustbag — you have to use both hands to force it away from the clip holding it, and then force it back into position in order to close it. A cheap and awkward design.
- Our testers found the MOULINEX and VOLTA tough on both the test carpet and



PANASONIC MC-E41N

Target price: \$279

Good points

- Bag full indicator.

Bad points

- Detachable front cover (allowing access to dustbag) needs precise replacement before it will close. Can be inconvenient and fiddly.
 - No adjustment for different carpet heights.
 - Sounds loud on lino floors.
- Try before you buy.

MIELE S247i

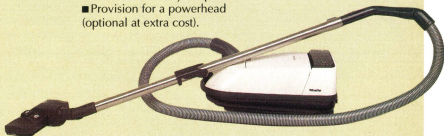
Target price: \$299

The most convenient and well-put-together cleaner of all the barrels we tested — it's a pity about its poor dust pick-up, though it's no worse than the other barrels.

Good points

- Best barrel cleaner tested.
- Accessories storage.
- Bag full indicator.
- Foot controls easy to operate.
- Provision for a powerhead (optional at extra cost).

- Auto cord retraction.
 - Very easy to remove hose.
 - Good head design helps ease of use.
 - Significantly quieter than the other machines.
 - Good instructions.
- #### Bad points
- No dusting brush.
 - Dustbags can only be used once (and don't fill them up or you'll lower the performance even further).



Vacuum cleaners

1

1

1

equal

Brand/model (in rank order)	Manufacturer/ distributor	Origin	Warranty (years)	Price* (\$)	Maximum reach (metres)	Weight (kg)	Crevice nozzle	Upholstery nozzle	Dusting brush	Accessory storage on cleaner
HOOVER Duet U2740 (U)	Hoover	Australia	2	299	6.4	7.2	✓	✓	✓	✓
HOOVER Turbolite U4593-006 (U)	Hoover	USA	2	279	6.1	5.2	optional	optional	optional	(C)
PANASONIC MC-E41N (U)	Panasonic	Spain	1	279	7.4	6.2	✓	✓	✓	✓
MIELE S247i	Miele	Germany	1	299	9.8	8.2	✓	✓	✓	✓
HOOVER S3858-009 Vogue	Hoover	France	2	279	9.1	8.3	✓	✓	✓	✓
VOLTA U1410 Contour (U)	Volta	UK	2	299	6.4	7.2	✓	✓	✓	✓
WERTHEIM LIV-1400A	Godfreys	Slovenia	1	329	9.0	7.5	✓	✓	✓	✓
HITACHI CV-5300	Hitachi	Singapore	1	249	8.6	7.8	✓	✓	✓	✓
MOULINEX 210	Mobex	France	1 (B)	299	9.1	6.7	✓	✓	✓	✓
VOLTA U260E Red Devil (A)	Volta	Australia	2	299	8.9	7.6	✓	✓	✓	✓
HOOVER SC032 Super1300TC	Hoover	Australia	2	239	8.6	7.4	✓	✓	✓	✓
HITACHI CV-60DP (U)	Hitachi	Singapore	2	239	6.5	6.6	✓	✓	✓	✓

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1993

U Upright model.

(A) Now called the U2600 Red Devil, with some minor changes.

(B) One year parts and labour, three years parts of electric motor.

(C) This model doesn't come with any accessories, and there's no storage on it for any you buy as optional extras.

the old carpet in our electronics laboratory (used to introduce a measure of reality testing). Both these machines lifted the carpet in places where it was not firmly fixed to the floor, and dragged up fibres from the carpet along with the dirt.

WHAT TO BUY

HOOVER Duet U2740 (U)	\$299
HOOVER Turbolite U4593-006 (U)	\$279
PANASONIC MC-E41N (U)	\$279
MIELE S247i	\$299

U – upright model

We found the two **HOOVER** uprights to be the best overall, mainly because their dirt removal performance was more than double that of most of the others. The **HOOVER Duet** also did well for ease of use, and both came with good instructions. The **HOOVER Turbolite** doesn't come with any accessories, although you can buy things like a dusting brush as optional extras; you can't store these accessories on the cleaner, though. In fact it's a fairly basic vacuum cleaner, which is reflected in its comparatively low score for ease of use.

In buying an upright there's always a trade-off in convenience — especially if you want to clean stairs or your car, for instance. It's a matter of preference. Overall, most people would probably find it less convenient to have to spend more time vacuuming the carpet to get it clean — as you would with the poorer performers. If you want a barrel cleaner the best in this price range was the **MIELE S247i**. □

THE ELUSIVE ELECTROLUX

WE ALWAYS TRY to include Electrolux vacuum cleaners in our tests — they have a significant share of the market — but somehow the model we are about to buy is always just about to change, and it seems silly to include an old model in our tests.

This time, though, we were more fortunate. *NZ Consumer* magazine asked us to include the **LUX D350L** barrel cleaner in our test even though it was outside our price range — we paid \$435. We haven't included it in our table of comparative performance because of that, but we can tell you how it performed.

Despite costing \$100 or more than the top-performing barrel cleaner in this test, the **LUX** scored only 18% for picking up dirt — worse, in fact, than any cleaner we tested this time.

FOR PEOPLE WITH DISABILITIES

GENERALLY SPEAKING, the Independent Living Centre (whose occupational therapist assessed these cleaners) recommends uprights for people with disabilities: they require less bending and are more effective at removing dirt so cleaning time is less. Additionally, the controls are more easily operated from about hip height, whereas the on/off foot controls found on the barrel cleaners require good balance to operate them.

The two uprights recommended are the **HOOVER Turbolite** and the **PANASONIC**. The **PANASONIC** is easy to move and the dustbag can be changed with one hand — but bear in mind the problems we noted about it sometimes being fiddly to replace the front cover.

Although the **HOOVER Duet** scored the highest overall, it was heavier to move and the dustbag required a certain amount of hand strength to remove and refit it. The carpet height adjuster switch was quite stiff and also required dexterity and strength to move it.

The **HOOVER SC032** is recommended for people who want a barrel cleaner. It has attachments which are easy to fit and do not require pressure to release them. It is also easy to access the filter and dustbag.

People with eyesight problems will find the 'dustbag full' indicators on all the vacuum cleaners too small to read.

	2	3	4	5	6	7	8	
Bag full indicator	Blower	Carpet/surface type adjustment	Bleed valve	Noise (dB)	Dust pick-up score (%)	Ease of use score (%)	Overall score (%)	Brand/model (in rank order)
		4 positions		79	51	78	61	HOOVER Duet U2740 (U)
		4 positions		78	58	60	60	HOOVER Turbolite U4593-006 (U)
✓				72	35	77	51	PANASONIC MC-E41N (U)
✓		✓	✓	67	23	87	48	MIELE S247i
✓		✓	✓	71	24	77	45	HOOVER S3858-009 Vogue
✓		✓	✓	71	24	77	44	VOLTA U1410 Contour (U)
✓		✓	✓	70	22	77	43	WERTHEIM LIV-1400A
✓		✓	✓	73	23	73	42	HITACHI CV-5300
✓		✓	✓	71	26	63	40	MOULINEX 210
✓	✓	✓	✓	78	24	63	40	VOLTA U260E Red Devil (A)
✓		✓	✓	74	20	70	40	HOOVER SC032 Super1300TC
✓	✓	3 positions	✓	73	22	63	39	HITACHI CV-60DP (U)

equal

Similar models

■ The **HITACHI CV-60D** is technically the same as the **CV-60DP** we tested.

■ The **HOOVER SC030** is technically the same as the **SC032** tested, but does not have provision for a power head or accessory storage.

■ The **HOOVER S3860** and **S3864** are technically similar to the **S3858** tested but have a micro filter, variable suction control and power head. The **S3864** also has power boost and an on/off switch on the wand.

■ The **HOOVER Hero U2748** and the **HOOVER Duet Deluxe** are technically the same as the **HOOVER Duet U2740** we tested. However, the **Hero** doesn't have accessory storage and the **Duet Deluxe** has auto cord rewind and a power boost.

■ The **MOULINEX 210.3x** is technically the same as the **210** we tested, but has a 'deluxe' nozzle.

■ The **VOLTA U1450** is technically the same as the **U1410** tested but has an extra 200 W power boost.

■ The **PANASONIC MC-E42N** is technically the same as the **MC-E41N** we tested, but has variable power.

1 Accessories

Accessory heads for cleaning areas other than floors are very useful. We think all machines in this price range should be supplied with the basic crevice nozzle, dusting brush and upholstery nozzle.

2 Dustbag full indicator

While it's useful to have some indication of how full the dustbag is, the performance of the cleaner decreases with the amount of dirt in the bag. We recommend you empty the bag or replace it often without waiting until it gets full.

3 Blower

Some cleaners enable you to attach the hose to the exhaust, which gives you a 'blower' facility — useful for clearing blockages in the hose, blowing leaves off surfaces and inflating cushions, airbeds, toys, etc.

4 Carpet/surface type adjustment

The carpet height adjuster (found on uprights only) works by lowering or raising the rollers under the vacuum cleaner, which in turn alters the distance between the floor and the sucking area. Barrel cleaner heads have a switch which retracts or extends a brush head, depending on whether you want to clean hard or carpeted surfaces.

5 Bleed valve

This feature allows you to lower the suction so you can vacuum curtains or chair covers, for example, without sucking the material up into the cleaning head. It can be achieved in two ways: a bleed valve, or variable power to actually lower the power usage. The **HITACHI** upright had variable power as well as a bleed valve.

6 Dust pick-up

A hundred grams of specially made dirt is rubbed into a section of carpet, which is then vacuumed eight times at a set speed. The weight of the recovered dirt is measured and reported as a percentage. After doing this three times, the results are averaged.

7 Ease of use

The ease of cleaning score makes up 35% of the overall score and is based on how easy it was to: move the head over carpet or wooden floors, use the accessories, vacuum under low furniture, use the on/off switch and general mobility.

Other points that were considered were how easy it was to clean and/or change the dustbag, how well the heads could swivel up and down, whether the swivel arrangement got clogged up with dirt and whether the user got static shocks.

The quality of the instructions made up 5%.

8 Overall score

The overall score was calculated by weighting performance and ease of use as follows:

- Dust pick-up: 60%.
- Ease of use: 35%.
- Instructions: 5%.

WALL OVENS UPDATE

This report gives results for another electric multi-function wall oven — and it's among the best we tested.

FISHER & PAYKEL's multi-function wall oven was released too late to be included in last June's report. We've tested it since then, and compared it to the models from that test still on the market. This report is an update only — for the full story, including the advantages of multi-function ovens in general, see the June 1993 report.

The FISHER & PAYKEL 755T turned out to be the best oven we tested overall. From a technical point of view it was impressive. It heated up very quickly, and its temperature settings were very accurate (that is, the measured temperature inside the oven was very close to the temperature set). It didn't lose a lot of heat, which indicates it is an energy-efficient oven, particularly in fan-forced mode.

For cooking — the acid test — the FISHER & PAYKEL performed well. Overall, most of the foods we tested it on

turned out better when cooked in the fan-bake mode, except for single-layer sponge cake, scones and roast chicken, which were better cooked in conventional mode.

For ease of use, it scored higher than any of the ovens tested last time. Its instructions were easy to understand and it was easy to operate. All its controls are 'soft-touch' buttons which light up on the digital display when in use. The oven has some other good features, including: ■ 'One-touch cooking', which means you can store a simple cooking program in its memory.

■ When preheating, the display alternates between the set temperature and the actual temperature inside the oven, giving you an idea of how long it will take. When it reaches the set temperature it beeps twice.

■ A keylock button, which prevents the oven being turned on accidentally (useful

when you're cleaning it or for 'child-proofing' the oven).

WHAT TO BUY

FISHER & PAYKEL 755T	\$1239
BOSCH HBE632TAU/01	\$1769
SIMPSON 68-912*01	\$979
WESTINGHOUSE POE666MF***00	\$949
BLANCO BMS601	\$1795
WHIRLPOOL 6MFOS	\$1299

While the FISHER & PAYKEL came top overall, the SIMPSON and WESTINGHOUSE remain our 'Best Buys'. They scored nearly as well as the FISHER & PAYKEL and cost around \$260 less.

Note: The SMEG SA600 reported on in our previous test is still available but now comes with different instructions. We were not able to retest it to see what impact the revised cooking time and temperature guidelines have on this oven's performance.

Electric multi-function wall ovens

Brand/model (in rank order)	Manufacturer/ distributor	Origin	Warranty (years)	Target price* (\$)	1 Self- cleaning	2 Defrost mode	3 Meat probe	Number of oven shelves	Number of shelf positions	4 Full half
FISHER & PAYKEL 755T	Fisher & Paykel	NZ	2	1239		✓	✓	2	4	
BOSCH HBE632TAU/01	Robert Bosch	Germany	1	1769	✓			2	5	
SIMPSON 68-912*01	Email	Australia	1	979		✓		3	5	✓
WESTINGHOUSE POE666MF***00	Email	Australia	1	949		✓		3	5	✓
BLANCO BMS601	Luft	Italy	not stated (A)	1795	✓	✓	✓	3	15	✓
WHIRLPOOL 6MFOS	Whirlpool	Australia	2	1299		✓		2	6	
CHEF Integra EWOB1AMFW	Craig and Seeley	Australia	1	895		✓		3	5+3 in grill	✓
ROSIERES FE7430	Rosieres	France	2	1689				2	4	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1993. Anything lower is a bargain.

(A) Distributor advises warranty is one year. (B) This oven could not achieve the temperature required in our test — for more details see the June 1993 report.

Model names

Many manufacturers call their oven models by the same name — for example, the name Westinghouse Silhouette covers all kinds of oven. If you want one of the ones we've tested, make sure you ask for a multi-function oven, and quote the model number we've given in the table.

1 Self-cleaning

The panels are coated with a special enamel which helps the oven clean itself using a combination of heat and oxidation. The ovens should then require just a wipe over to remove

any debris. Some manufacturers provide self-cleaning panels as an optional extra.

2 Defrost mode

In most models this means operating a fan without heat. It's not necessarily the best way to defrost food — if you have a microwave oven it would almost certainly be quicker.

3 Meat probe

A meat probe is claimed to accurately control the cooking of meat by eliminating the need to weigh it and calculate the cooking time. It is inserted into the food to be cooked

(usually a large piece of meat — it's not recommended for use on chicken because of the large amount of bone and the chest cavity), the desired internal temperature is programmed into the oven, and the method (with or without the fan) is also registered. Once the internal temperature of the meat reaches the desired temperature the oven switches itself off.

It's debatable whether a meat probe is a reliable method of cooking control because so much seems to depend on the position of the probe, and whether you like your meat rare or well-done. The experience of the cook will be a



FISHER & PAYKEL 755T

Target price: \$1239

Good points

- Good overall cooking results using oven and best using grill.
- Easiest to use.
- Grill stable and slides out smoothly. It's easy to reach food at the back of the grill tray without burning yourself, and the handle stays cool.
- Both oven and grill are easy to clean.
- Easy to see through oven door while cooking.

- Easy to program, including setting up for first-time use.
- Digital display is large and easy to read.
- Easiest controls to use (along with the **BOSCH**) — soft-touch control buttons, with good features (see left).
- Instructions among the easiest to understand.
- Reaches set temperature quickly.
- Accurate thermostat settings.
- Low heat loss.

FOR PEOPLE WITH DISABILITIES

AN occupational therapist from the Independent Living Centre assessed the **FISHER & PAYKEL**:

■ For those in wheelchairs, the downward-opening door is not as convenient as a side-hinged door, but it's still fairly easy to reach the back of the oven. (All the ovens we tested had a downward-opening door.) Its in-oven grill means it can easily be installed low.

■ For people with dexterity problems, the soft-touch controls may be hard to use as they require reasonable pressure to operate and are fairly close together.

■ For those with impaired sight, the small print on the display might be hard to read.

■ For one-handed operation, the shelves are easy to move. The grill unit is not too heavy and fairly easy and safe to use.

In the June report the **BOSCH** and **SIMPSON** were considered the most convenient for people with disabilities.

	5	6	7	8	9	
Heat-up time (minutes)	Oven cooking score (%)	Grill cooking score (%)	Total cooking score (%)	Ease of use score (%)	Overall score (%)	Brand/model (in rank order)
75	80	76	80	78	FISHER & PAYKEL 755T	
78	78	78	75	77	BOSCH HBE632TAU/01	
77	65	74	73	74	SIMPSON 68-912*01	
79	58	75	71	73	WESTINGHOUSE POE666MF***00	
77	65	75	70	72	BLANCO BMS601	
71	58	68	74	71	WHIRLPOOL 6MFO5	
68	65	67	62	64	CHEF Integra EWOBIAFW	
74	45	68	60	64	ROSIERES FE7430	

factor in how successful the probe is.

Towards the end of testing, problems developed with the **FISHER & PAYKEL** meat probe: when we tried to use it an error signal came up on the digital display and the probe wouldn't work. We contacted Fisher & Paykel, which is currently investigating the cause of the problem.

4 Full and half grill

This facility allows you to cook using one half of the grill only — useful for cooking small quantities.

5 Oven cooking score

We cooked a variety of foods with and

without the fan and assessed the results

against what we considered to be ideal. The score is the average of the two results for fan and conventional cooking.

6 Grill cooking score

We used the grill to cook chops and toast. The score is a reflection of the evenness of the cooking.

7 Total cooking score

This comprises the scores for oven and grill cooking. Cooking performance made up 50% of the overall score: conventional 20%, fan 20% and grilling 10%.

8 Ease of use

The ovens were assessed for ease of use based on the quality of their instructions, the controls, using the oven and grill units, and how easy they were to clean.

9 Overall score

Since the selling point of these multi-function ovens is convenience and choice, we thought ease of use should represent 50% of the overall score. The other 50% is the total cooking score (column 7), based on the grill and oven cooking performances.



GREEN PAGE

WATER RECYCLING FOR THE RIVER'S SAKE

OPENING UP new areas of land for housing impacts on the environment in a whole range of ways. When the local government decided to allow the rolling, tree-covered hills at Rouse Hill, north-west of Sydney, to be cleared and subdivided, the Water Board thought it could spell trouble for the nearby Hawkesbury River.

An environmental impact statement proved them right: that part of the river couldn't cope with either the volume or quality of waste water it was likely to receive from the new suburb.

The solution the Water Board came up with was water recycling. Waste water from the sewerage system is going to be collected, treated, and then piped back for reuse. New homes will be supplied by two different water lines: a drinking water line (which will connect to taps in the kitchen, laundry, shower, bath and basins) and a recycled water line (which will flush toilets and connect to garden and other outside taps).

This will reduce the demand for fresh water, as well as solving the problem of

what to do with the waste discharge. The Water Board is hoping 30% of water used will be recycled.

In terms of safety, taps on the recycled water line will be colour-coded and marked with a 'do not drink' sign. They will also screw on in the opposite direction to normal, so ordinary taps can't be fitted. The water will be treated to a reasonably high standard. While it's not recommending it be used for drinking, the Water Board believes it would be safe if drunk occasionally — for example, if someone took a couple of gulps from the garden tap. The technology for recycling domestic water has been in use in some states of the USA for 20 years.

The Water Board is looking into a range of other ways to reuse water in the Sydney Basin for environmental reasons. It plans to experiment with recycling in commercial buildings, using its own head office as the guinea pig. The idea is to trap water from washbasins and urinals, treat it in the basement, then pump it to a storage tank on the roof and reuse it to flush toilets.

WASTE WELL CATERED FOR

EVER WONDERED at the mounds of dinky packaging left on your tray after an inflight meal? Qantas-Australian Airlines has, and has begun to whittle it down, saving money in the process. According to Terry Pyke of the airline's safety and environment division, it "has put a lot of effort in recent times into cutting down on presentation packaging of meals on board", and has reduced it by 20-25%.

Plastic covering of food and utensils can't be eliminated altogether, as it reduces the risk of spoilage and contamination before meals are served. But reusable cutlery and crockery have replaced throwaways, and glass, PET and aluminium drink containers are being collected on board domestic flights for recycling. It's expected this collection will net two million cans and 750 000 bottles a year!

Recyclables from international flights are still being buried because of quarantine restrictions, but Terry Pyke says Qantas-Australian is looking at ways to sterilise them so they could be recycled.

Now the two airlines have merged, Qantas-Australian is developing new, organisation-wide environmental policies and practices. There are still lots of opportunities to cut costs by saving waste in the airline, Terry Pyke says.

GREEN SPOTLIGHT

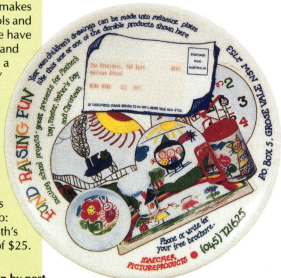
JUNK MAIL without waste? This kind of advertising was under the Green Spotlight in April, criticised for the waste of materials and energy it represents. This month, we're focusing on a company which has tried to take the waste out of its promotional material.

Denis Griffin runs a small company, Maecher Pictureproducts, which makes children's drawings into melamine tableware as a fund-raising activity for schools and kindergartens. He wrote to us recently, saying, "Being a mail order business we have been worried about indiscriminately mailing our brochure to every school and kindergarten in Australia. So we came up with the ultimate solution, sending a sample of our product — with no envelope, no letter, no brochure, no waste!"

The result — the plate pictured — contains all the information the company wants to convey about its products, as well as the address of the school it is being sent to. It shows the receiver the quality of the product being promoted, and can also be put to practical use. Being melamine, the plate will be long-lasting and is certainly tough enough to make it through the post without padding and packaging.

Thanks to all those who've sent in Green Spotlight entries — and keep them coming. We're interested to hear about people or communities who've taken action on an environmental concern, as well as in good and bad products and practices, labelling claims, packaging and advertisements. Send them to: **Green Spotlight**, CHOICE, 57 Carrington Road, Marrickville 2204. Each month's winning entry will receive books from our Consumer Bookshelf to the value of \$25. Please include your phone number with your entry.

The ultimate in promotion by post — sending the product to speak for itself, with no need for packaging.





WHAT DO YOU KNOW?

- 1** How can you tell whether a food can has been joined by welding or soldering?
 - A) A weld leaves a thin grey-black strip along the joint.
 - B) Solder leaves a thin grey-black strip along the joint.
- 2** Why would you want to know whether a food can has been welded or soldered together?
 - A) Because if it is soldered it is Australian-made.
 - B) Welding is done by machine.
 - C) Solder may contain lead, which may move into acidic food inside the can.
 - D) Welding heats the contents to dangerous levels.
- 3** In May the consumer affairs ministers met and approved the deregulation of credit cards. This opened the way for credit card providers to charge membership and/or annual fees for their cards. The first bank to make a move was the State Bank of South Australia. What deal did it offer consumers on its Visa card (all with no interest-free period)?
 - A) \$20 annual fee, and a drop in interest rates from 21.5% to 11.25%.
 - B) \$60 annual fee, and a drop in interest rates from 20% to 17.75%.
 - C) \$35 annual fee, and a drop in interest rates from 15% to 11%.
 - D) \$48 annual fee, and a drop in interest rates from 19.75% to 12.25%.
- 4** What is 'fusilli'?
 - A) Pasta in the shape of a corkscrew.
 - B) A Spanish rifle.
 - C) A bacterium responsible for food poisoning.
 - D) A ceremonial guard at the Vatican.
- 5** Nursery furniture is implicated in many of the injuries suffered by babies. Often injury is due to a fall. Which type of nursery product is associated with the most injuries presenting at hospitals?
 - A) High chairs.
 - B) Change tables.
 - C) Prams and strollers.
 - D) Baby walkers.
 - E) Cots.
- 6** Marshmallow is a confection made from sugar, egg white and gelatine. What was the original marshmallow?
 - A) A character in a novel by P G Wodehouse.
 - B) A fluffy white sea bird.
 - C) A tree root.
 - D) A sweet marsh fowl.
- 7** In June, batch number H1174019 of Blooms Valerian Root herbal tea was found to be contaminated. As a result, all batches have been recalled. With what was the tea contaminated?
 - A) Quinine.
 - B) Dirt.
 - C) Sap.
 - D) Animal excreta.

ANSWERS

1. A.
2. C. Some surveys have shown acidic food in soldered cans is likely to contain a much higher level of lead than that in welded cans. Lead, which poses a serious health risk, particularly to babies and young children, can leach into food from solder used to join the can. Most Australian canned food (and all baby food) is sold in welded cans.
3. D. This is less than the desirable drop in interest rates of 2% for each \$10 of fee. The State Bank of SA has kept its existing Visa deal as well: 55 days' free credit and a rate of 19.75%, so you have a choice.
4. A.
5. C. According to a report by J Ozanne-Smith and C Heffernan from the Monash University Accident Research Centre, strollers and prams are associated with 19% of injuries from nursery products. Other figures are: baby walkers (17%), high chairs (14%), change tables (10%), cots (6%) and baby exercisers (3%).
6. C.
7. D.



RECALLS AND BANS

If you find a recall or ban not on our list please let us know.

Age Sales has recalled the **TURBO TORCH** (models TL-3 and TL-4, sold in NSW and Victoria) as the fuel gas will react with the O-ring and an internal leak may develop, making the torch unsafe.

HPM Industries has recalled **ELECTRESAFE 5000 PORTABLE SAFETY SWITCHES** (all with serial numbers — located behind operating button — in blue and those with numbers greater than 210 000 in brown) as they do not provide

complete protection from earth currents above 2.5 amps. Telephone 008 807 000 to arrange for free modification of switch.

Merck Sharp & Dohme has recalled **100 ML BOTTLES OF PERIACETIN SYRUP** (all batches) as testing has shown a problem with the stability of the active ingredient in some bottles, meaning the desired effect may be diminished. Return to pharmacist for refund.

Rheem Bonaire Pyrox has recalled **BONAIRE ELITE GAS SPACE HEATERS** (up to and including serial number 30525181) as a condition

has arisen on some units where the gas control knob may not turn fully off. Some units have been reworked already and can be identified by an additional instruction label (part number 3762206) inside the lid covering the control knob. Contact your nearest Rheem Bonaire Pyrox service department, or phone (02) 748 5480.

The NSW Department of Consumer Affairs has notified that the **SUPER CAP GUN MG-375**, which fires 6 mm diameter blue plastic balls from a rotating chamber, fails projectile safety tests and has been classified as a prohibited item.

TWELVE MONTH INDEX

NOVEMBER 1992 — OCTOBER 1993

(T) test

(D) includes assessment of suitability for those with disabilities

(F) feature — general advice

(M) feature — includes market information

(S) subscriber survey or user trial

(C) Consumer in law

(L) letter

(U) update of previous report

* additions or corrections to reports, small follow-up items

Air conditioners, reverse-cycle	Nov(T,D)	Energy, renewable	Sep(F)	Low-tar cigarettes	Aug(T)
Air quality, indoor	Jan(F)	Environment quiz	May(F)	Mattresses	Aug(M), Oct*
Allergies	Nov(F)	Exterior paint	Jun(T)	Medicine, alternative	Oct (F)
Alternative medicine	Oct (F)	Flame-retardant spray	Sep(T)	Minerals and vitamins	Sep(F)
Antibiotics	Aug(F)	Food		Notebook computers	Dec(T)
Appliances		frozen desserts	Dec(T)	Ovens, electric wall	Jun(T,D), Oct(U,T,D)
small 'disposable'	Oct (F)	fruit substitutes for kids	Mar(T)	Paint, exterior	Jun(T)
Asthma management	May(F)	grains and cereals	Jun(F)	Pasta, 'fresh'	Jul(T)
Audio equipment		packaged meals for kids	Feb(M)	Perfume	May(T)
CD players, multi-disc	Mar(T)	pasta, 'fresh'	Jul(T)	Phone advice, legal	Nov(C)
digital recording	Jun(M)	yoghurt	Nov(T)	Phones, cordless	Dec(T,D)
Australian-made labelling	Jan(F)	Gas heaters, flued	Apr(T,D)	Pool fences	Dec(F), May(L)
Barbecues, kettle	Jan(T)	Glues	Jul(M)	Printers, computer	Mar(T)
Batteries, car	Sep(T)	Grains and cereals	Jun(F)	Product recalls and bans	May(C)
Beer, reduced-alcohol	Apr(T)	Hair and hair products	Jan(F)	Property, investing in	Jul(F)
Bicycles, hybrid	Aug(T,S)	Handheld blenders	Nov(T,D)	Recycling	Apr(F)
Blenders, handheld	Nov(T,D)	Health insurance	Nov(M)	Reduced-alcohol beer	Apr(T)
Breast cancer	Jan(F)	Heaters, gas flued	Apr(T,D)	Refrigerators	
Buying a used car	Oct(F)	Heating, home	May(F)	350-400 litre	May (T)
Buying guide, annual	Dec	High chairs	Jul(T,D)	Renewable energy sources	Sep(F)
Cameras, compact	Feb(T)	Hiring tradespeople	Jul(F)	Renovating, energy-efficient	Oct(F)
Carpets		Home heating	May(F)	Reverse-cycle air conditioners	Nov(T,D)
stain-resistance treatments	Nov(T)	House and contents insurance	Oct (M)	Savings plans	Mar(F)
Cars		Hybrid bikes	Aug(T,S)	Security screen doors	Sep(F)
batteries	Sep(T)	Impact drills	Aug(T,D)	Sewing machines	Apr(T,D)
buying used	Oct (F)	Index, four-year	Jun	Shade materials	Jan(F)
child restraints	Apr(M)	In-line skates	Dec(T)	Shampoo vacuum cleaners	May(T,D)
clamping and tow-away insurance	Feb(C)	Indoor air quality	Jan(F), Mar*	Skates, in-line	Dec(T)
CD players, multi-disc	Mar(T)	Insulation	Apr(F)	Slimming programs	Jun(M)
Child car restraints	Apr(M)	Insurance		Standards Australia	Dec(F), Feb(L)
Cigarettes, low-tar	Aug(T)	car	Oct (M)	Sun protection	Jan(F)
Clothes labelling	Apr(C)	claims	Aug(T,S)	Superannuation guarantee	Feb(F), Jul*
Computer printers	Mar(T)	complaints schemes	Jun	Supermarket survey	Jul(S)
Computers, notebook	Dec(T)	health	Dec(T)	Supermarket trading terms	Jun(F)
Cordless phones	Dec(T,D)	house and contents	Jan(F), Mar*	Tax, rights and obligations	Mar(C)
Cosmetics, animal testing	Mar(M)	life	Apr(F)	Telecommunications	Feb(M)
Credit cards	Feb(F)	Investing in property		Telephones, harassment	Oct(C)
Debt harassment	Jul(C)	Labelling		Televisions	
Desserts, frozen	Dec(T)	Australian-made	Dec(S)	pocket-sized	May(T)
Detergents, laundry	Mar(T)	clothes	Aug(C)	portable	Apr(T,D)
Digital recording	Jun(M)	Laundry detergents	Oct (F)	Vacuum cleaners	
Dishwashers	Feb(T,D)	Legal advice, by phone	Nov(M)	medium-priced	Oct(T,D)
Drills, impact	Aug(T,D)	Life insurance	Oct (M)	shampoo	May(T,D)
		Light bulbs, long-life	Sep(M)	Vets' fees	Nov(F), Jan(L), Feb(L)
			Jul(F)	Video recorders	Mar(T)
				Vitamins and minerals	Sep(F)
			Jan(F)	Wall ovens, electric	Jun(T,D), Oct(U,T,D)
			Apr(C)	Washing machines	Jan(T,D), Mar*, Sep(T,D)
			Mar(T)	Water heaters	Aug(T,S)
			Nov(C)	Water filters	Feb(T), Sep(U)
			Sep(M)	Weight loss programs	Jun(M)
			Jun(T)	Yoghurt	Nov(T,F)

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Just write to:

The Subscription Section

Australian Consumers' Association

57 Carrington Road, Marrickville 2204.

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